

CLAIM NO. 202

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor:
Dowling CollegeCase No.
16-75545

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

Your Claim is Scheduled As Follows:

DC00200996902 01001736

RACHELANN YETIM
61 MCKEE ST
FLORAL PARK NY 11001

FILED - 00202

EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE

16-75545/HONORABLE JUDGE ROBERT E. GROSSMAN



If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410*

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	Navient Name of the current creditor (the person or entity to be paid for this claim)	
	Other names the creditor used with the debtor	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom?	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? Name: Navient Department of Loan servicing PO Box 9635 Number: Street: City: Wilkes-Barre PA State: ZIP Code: 18773-9635 Contact phone: Contact email:	Where should payments to the creditor be sent? (if different) Name: Number: Street: City: State: ZIP Code: Contact phone: Contact email:
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) Filed on MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing?	


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____	<div style="text-align: right; font-size: 1.2em; font-weight: bold;">Account # 9213667044</div>
7.	How much is the claim? \$ _____	Does this amount include interest or other charges? <input type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).	
8.	What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.		
9.	Is all or part of the claim secured? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. <div style="margin-left: 20px;"> Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>. <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ </div> <div style="margin-left: 20px;"> Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) </div> <div style="margin-left: 20px;"> Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable </div>		
10.	Is this claim based on a lease? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____		
11.	Is this claim subject to a right of setoff? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____		
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply:		<div style="border: 1px solid black; padding: 5px; text-align: center;">Amount entitled to priority</div>
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.			
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).			\$ _____
<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).			\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).			\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).			\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).			\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.			\$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.



Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☐ I am the creditor's attorney or authorized agent.
- ☒ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

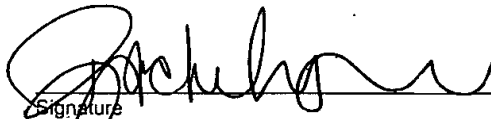
I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date

2/22/2017
MM / DD / YYYY


Signature

Print the name of the person who is completing and signing this claim:

Name

Rachelann Yetim
First name Middle name Last name

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

101 McKee St Floral Park NY 11001
Number Street

City

917-975-3349

State

ZIP Code

Contact phone..

Email

Rachelann - Wahlig@yahoo.com

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS:
IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 410

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.**
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.**
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.**

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.

**Understand the terms used in this form**

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

NAVIENT

RACHELANN YETIM
Account # 9213667044[Log Out](#)

07



Message



Profile



Learn

All Loan Details

As of 02/22/2017 (ET)

16,841.
ST Joe

Account Summary



Make a Payment



Auto Pay



Loan Details



Account History



Repayment Options



Inbox/Upload



Tools & Requests



Tax Statements



Help Center

Loan

All Loans

Total Current Balance: \$42,208.25

All Loan Details

Loan	Current Balance	Interest Rate	Due Date
+ 1-01 Stafford - Subsidized	\$7,666.20	6.800%	03/17/2017
+ 1-02 Stafford - Subsidized	\$3,833.16	6.800%	03/17/2017
+ 1-01 Stafford - Subsidized	\$5,341.71	6.000%	03/15/2017
+ 1-02 Stafford - Unsubsidized	\$0.00	6.800%	No Due Date
+ 1-03 Direct Loan - Subsidized	\$4,244.30	5.600%	03/15/2017
+ 1-04 Direct Loan - Subsidized	\$0.00	5.600%	No Due Date
+ 1-05 Direct Loan - Subsidized	\$6,159.25	4.500%	03/15/2017
+ 1-06 Direct Loan - Unsubsidized	\$4,589.57	6.800%	03/15/2017
+ 1-07 Direct Loan - Unsubsidized	\$0.00	6.800%	No Due Date
+ 1-08 Direct Loan - Unsubsidized	\$10,374.06	6.800%	03/15/2017
+ 1-09 Direct Loan - Subsidized	\$0.00	4.290%	No Due Date
+ 1-10 Direct Loan - Unsubsidized	\$0.00	4.290%	No Due Date
+ 1-11 Direct Loan - Subsidized	\$0.00	4.290%	No Due Date
+ 1-12 Direct Loan - Unsubsidized	\$0.00	4.290%	No Due Date

Down

DID YOU KNOW CONGRESS
SETS INTEREST RATES ON
FEDERAL STUDENT LOANS?

Learn More About Your Interest Rate

[ABOUT US](#)[TERMS OF USE](#)[PROTECTING YOUR PRIVACY](#)[SOCIAL MEDIA POLICIES](#)[ABOUT OUR ADS](#)[SITE MAP](#)[ACCESSIBILITY](#)[CONTACT US](#)

NAVIENT

RACHELANN YETIM
Account # 9213667044[Log Out](#)

Message



Profile



Learn

Loan Details As of 02/22/2017 (ET)

Account Summary



Make a Payment



Auto Pay



Loan Details



Account History



Repayment Options



Inbox/Upload



Tools & Requests



Tax Statements



Help Center

Loan

1-03 Direct Loan - Subsidized

Loan Status

Repayment

Repayment Plan

Level - Ends 10/15/2026

Repayment Start Date

11/20/2011

Estimated Payoff Date

01/15/2027

Missed Payments

Please contact us.

Ready to pay off this loan today?

Here are the amounts:

Online

\$4,244.30

By U.S. Mail

\$4,250.63

Estimated Payment Schedule

Schedule Begin Date

S

116 months @ \$46.89

03/15/2017

1

Total Amount to be Repaid

5,439.24

Unpaid Principal

\$4,131.43

Unpaid Interest

\$112.87

Current Balance

\$4,244.30

Interest Rate

5.600%

Interest rates on federal student loans are set by Cong

Interest Type

Fixed

Loan/Borrower Benefits

Option
StatusInterest Rate Reduction - DI01
EligOption
StatusUpfront Rebate - DI07
Awarded 10/27/2009

School

DOWLING COLLEGE

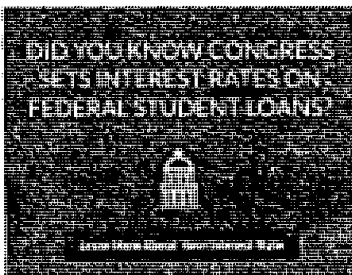
Lender

Guarantor

DEPT OF ED/NAVIENT

Disbursement Date

10/27/2009



NAVIENT

RACHELANN YETIM
Account # 9213667044[Log Out](#)

Message



Profile



Learn

Loan Details As of 02/22/2017 (ET)

Account Summary



Make a Payment



Auto Pay



Loan Details



Account History



Repayment Options



Inbox/Upload



Tools & Requests



Tax Statements



Help Center

Loan

1-05 Direct Loan - Subsidized

Loan Status

Repayment

Repayment Plan

Level - Ends 10/15/2026

Repayment Start Date

11/20/2011

Estimated Payoff Date

01/15/2027

Missed Payments

Please contact us.

Ready to pay off this loan today?

Here are the amounts:

Online

\$6,159.25

By U.S. Mail

\$6,166.68

Estimated Payment Schedule

Schedule Begin Date

\$

116 months @ \$64.83

03/15/2017

1

Total Amount to be Repaid

7,520.28

Unpaid Principal

\$6,026.70

Unpaid Interest

\$132.55

Current Balance

\$6,159.25

Interest Rate

4.500%

Interest rates on federal student loans are set by Cong

Interest Type

Fixed

Loan/Borrower Benefits

Option
StatusInterest Rate Reduction - DI01
EligOption
StatusUpfront Rebate - DI06
Awarded 09/16/2010

School

DOWLING COLLEGE

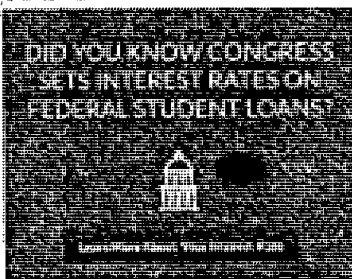
Lender

DEPT OF ED/NAVIENT

Guarantor

Disbursement Date

09/16/2010



NAVIENT

RACHELANN YETIM
Account # 9213667044[Log Out](#)

Message



Profile



Learn

Loan Details As of 02/22/2017 (ET)

Account Summary



Make a Payment



Auto Pay



Loan Details



Account History



Repayment Options



Inbox/Upload



Tools & Requests



Tax Statements



Help Center

Loan

1-06 Direct Loan - Unsubsidized

Loan Status

Repayment

Repayment Plan

Level - Ends 10/15/2026

Repayment Start Date

11/20/2011

Estimated Payoff Date

01/15/2027

Missed Payments

Please contact us.

Ready to pay off this loan today?

Here are the amounts:

Online

\$4,589.57

By U.S. Mail

\$4,597.86

Estimated Payment Schedule

116 months @ \$53.40

Schedule Begin Date

03/15/2017

Total Amount to be Repaid

6,194.40

Unpaid Principal

\$4,451.52

Unpaid Interest

\$138.05

Current Balance

\$4,589.57

Interest Rate

6.800%

Interest rates on federal student loans are set by Cong

Interest Type

Fixed

Loan/Borrower Benefits

Option
StatusInterest Rate Reduction - DIO1
EligOption
StatusUpfront Rebate - DIO7
Awarded 10/27/2009

School

DOWLING COLLEGE

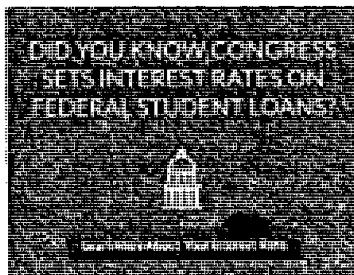
Lender

Guarantor

DEPT OF ED/NAVIENT

Disbursement Date

10/27/2009



NAVIENT

RACHELANN YETIM
Account # 9213667044[Log Out](#)

Message



Profile



Learn

Loan Details As of 02/22/2017 (ET)

Account Summary



Make a Payment



Auto Pay



Loan Details



Account History



Repayment Options



Inbox/Upload



Tools & Requests



Tax Statements



Help Center

Loan

1-08 Direct Loan - Unsubsidized

Loan Status

Repayment

Repayment Plan

Level - Ends 10/15/2026

Repayment Start Date

11/20/2011

Estimated Payoff Date

01/15/2027

Missed Payments

Please contact us.

Ready to pay off this loan today?

Here are the amounts:

Online

\$10,374.06

By U.S. Mail

\$10,392.79

Estimated Payment Schedule

Schedule Begin Date

S:

116 months @ \$120.71

03/15/2017

1:

Total Amount to be Repaid

14,002.36

Unpaid Principal

\$10,061.99

Unpaid Interest

\$312.07

Current Balance

\$10,374.06

Interest Rate

6.800%

Interest rates on federal student loans are set by Cong

Interest Type

Fixed

Loan/Borrower Benefits

Option

Interest Rate Reduction - DI01

Status

Elig

Option

Upfront Rebate - DI06

Status

Awarded 09/16/2010

School

DOWLING COLLEGE

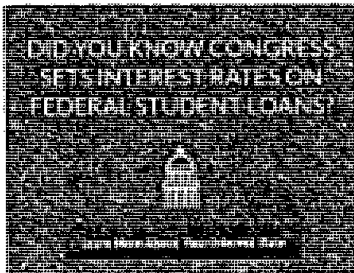
Lender

DEPT OF ED/NAVIENT

Guarantor

Disbursement Date

09/16/2010



61 Melrose St

SECRET



Dawling College Case Administration

平岡正巳

[Illegible handwritten text]

CLAIM NO. 432

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor:
Dowling CollegeCase No.
16-75545

Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

DCO0200997096 01001737

RACQURINE ALFORD
205 SWEETZ LANE
MIDDLE ISLAND NY 11953

moved to

FILED - 00432

EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE

16-75545/HONORABLE JUDGE ROBERT E. GROSSMAN

82 Rose Lane Medford NY
11763 N.Y.

Proof of Claim

Official Form 410*

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

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Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	Racqurine A. Alford Name of the current creditor (the person or entity to be paid for this claim)	
	Other names the creditor used with the debtor: to pay back NelNet	
2. Has this claim been acquired from someone else?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. From whom? Direct Loan NelNet FASFA	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? Name: Racqurine A. Alford Number: 82 Street: Rose Lane City: Medford NY State: ZIP Code: 11763 Contact phone: 631-790-2004 Contact email: racqurine7@gmail.com	Where should payments to the creditor be sent? (if different) Name: 82 Rose Lane Number: Lane Medford NY City: 11763 NY State: ZIP Code: 11763 Contact phone: 631-394-4083 Contact email: racqurineartsn@esg
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Filed on 03/08/2017


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____															
7.	How much is the claim?	\$ <u>20,000</u>	Does this amount include interest or other charges? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).														
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. <u>Charged for semester but school closed</u>															
9.	Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. <div style="margin-left: 20px;"> Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>. <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: <u>N/A</u> </div> <div style="margin-left: 20px;"> Basis for perfection: <u>N/A</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) </div> <div style="margin-left: 20px;"> Value of property: \$ <u>N/A</u> Amount of the claim that is secured: \$ <u>N/A</u> Amount of the claim that is unsecured: \$ <u>N/A</u> (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ <u>N/A</u> Annual Interest Rate (when case was filed) <u>N/A</u> <input type="checkbox"/> Fixed <input type="checkbox"/> Variable </div>															
10.	Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____															
11.	Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____															
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply:	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;"></th> <th style="width: 30%;">Amount entitled to priority</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).</td> <td>\$ <u>N/A</u></td> </tr> <tr> <td><input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).</td> <td>\$ _____</td> </tr> <tr> <td><input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).</td> <td>\$ _____</td> </tr> <tr> <td><input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).</td> <td>\$ _____</td> </tr> <tr> <td><input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).</td> <td>\$ _____</td> </tr> <tr> <td><input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.</td> <td>\$ _____</td> </tr> </tbody> </table>		Amount entitled to priority	<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ <u>N/A</u>	<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____	<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____	<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____	<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____
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* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☒ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005. *B?*

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date

03.05.2017
MM/DD/YYYY

Signature

Print the name of the person who is completing and signing this claim:

Name

First name

Middle name

Last name

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

Number

Street

City

State

ZIP Code

Contact phone

Email

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS:
IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 410

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- Fill in all the information for the claim as of the Petition Date.
- If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.
- Attach any supporting documents to this form.
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- Do not attach original documents because attachments may be destroyed after scanning.
- If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.
- A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.
- For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the *Proof of Claim* form and any attached documents.

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

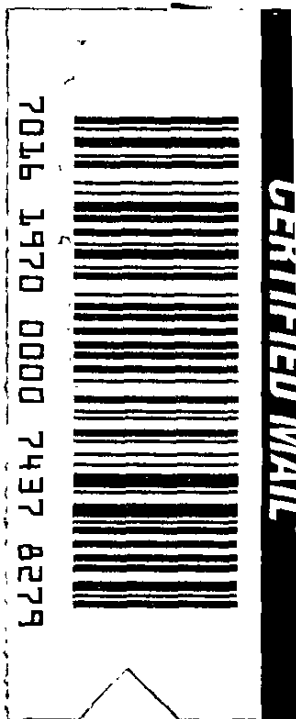
Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

Racine
82 Rose Lane
11763

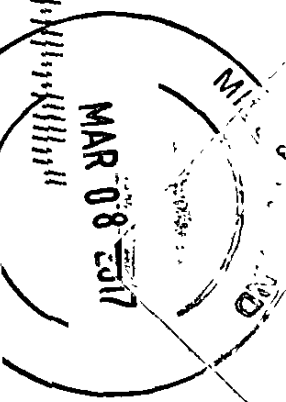
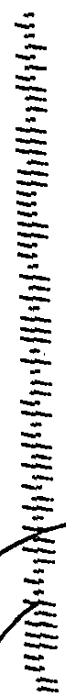


Dowling College Case
Administration c/o GCG
P.O. Box 10342
Dublin, OH
43017-5542



U.S. POSTAGE
MIDDLE ISLAND, NY
MAR 08 17
\$3.35
R2905K136030-03

4301755542 B050



CLAIM NO. 342

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor:
Dowling CollegeCase No.
16-75545Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

DCO0201000006 01001767

ROBERT COSTANZO
197 LILLIAN RD
NESCONSET NY 11767FILED - 00342
EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE
16-75545/HONORABLE JUDGE ROBERT E. GROSSMAN

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410*

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Robert J. Costanzo</u> Name of the current creditor (the person or entity to be paid for this claim)	
	Other names the creditor used with the debtor: <u>John + Diane Costanzo</u>	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? <u>Robert Costanzo</u> Name <u>197 Lillian Road</u> Number Street <u>Nesconset NY 11767</u> City State ZIP Code Contact phone <u>631-981-2386</u> Contact email <u>DIROBNIC@optonline.net</u>	Where should payments to the creditor be sent? (if different) <u>Robert Costanzo</u> Name <u>197 Lillian Rd</u> Number Street <u>Nesconset NY 11767</u> City State ZIP Code Contact phone <u>631-981-2386</u> Contact email <u>DIROBNIC@optonline.net</u>
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____							
7.	How much is the claim?	\$ <u>16376.27</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).							
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9.	Is all or part of the claim secured?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes. The claim is secured by a lien on property. <div style="margin-left: 20px;"> Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>. <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ </div> <div style="margin-left: 20px;"> Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) </div> <div style="margin-left: 20px;"> Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable </div>							
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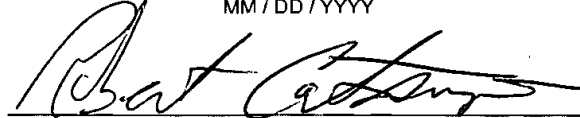
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I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/04/2017
MM / DD / YYYY



Signature

Print the name of the person who is completing and signing this claim:

Name

Robert John Costanzo
First name Middle name Last name

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

197 Lillian Rd
Number Street

Nesconset
City

NY - 11767
State ZIP Code

Contact phone

631-981-2386

Email

DIROBNICA@optonline.net

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To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.

**Understand the terms used in this form**

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

-----X	
In re	: Chapter 11
	:
DOWLING COLLEGE,	:
f/d/b/a DOWLING INSTITUTE,	: Case No. 16-75545 (REG)
f/d/b/a DOWLING COLLEGE ALUMNI	:
ASSOCIATION,	:
f/d/b/a CECOM,	:
a/k/a DOWLING COLLEGE, INC.,	:
	:
Debtor.	:
-----X	

**NOTICE OF DEADLINE REQUIRING FILING OF PROOFS OF
CLAIM ON OR BEFORE MARCH 10, 2017 (GENERAL BAR DATE)
AND MAY 30, 2017 (GOVERNMENTAL BAR DATE)**

TO ALL PERSONS AND ENTITIES WITH CLAIMS AGAINST DOWLING COLLEGE:

The United States Bankruptcy Court for the Eastern District of New York, having jurisdiction over Dowling College ("Dowling" or the "Debtor") in the above captioned chapter 11 case (the "Chapter 11 Case"), entered an order (the "Bar Date Order") establishing **March 10, 2017 at 5:00 p.m. (prevailing Eastern Time)** as the last date for each person or entity (including, without limitation, individuals, partnerships, corporations, joint ventures, and trusts) to file a proof of claim based on prepetition claims against the Debtor (the "General Bar Date"); and (ii) **May 30, 2017 at 5:00 p.m. (prevailing Eastern Time)** as the last date and time for each governmental unit (as defined in Section 101(27) of the title 11 of the United States Code (the "Bankruptcy Code")) to file a proof of claim based on prepetition claims against the Debtor (the "Governmental Bar Date" and, together with the General Bar Date, the "Bar Dates").

The Bar Dates and the procedures set forth below for filing proofs of claim apply to all claims against the Debtor that arose prior to November 29, 2016 (the "Petition Date"), the date on which the Debtor commenced a case under chapter 11 of the Bankruptcy Code, except for those

holders of the claims listed in Section 4 below that are specifically excluded from the Bar Date filing requirement.

1. WHO MUST FILE A PROOF OF CLAIM

You MUST file a proof of claim to vote on a Chapter 11 plan filed by the Debtor or to share in distributions from the Debtor's bankruptcy estate if you have a claim that arose prior to the Petition Date, and it is not one of the types of claim described in Section 4 below. Claims based on acts or omissions of the Debtor that occurred before the Petition Date, including, without limitation, those that may be entitled to administrative claim status pursuant to 503(b)(9) must be filed on or prior to the Bar Date, even if such claims are not now fixed, liquidated or certain or did not mature or become fixed, liquidated or certain before the Petition Date.

Under Section 101(5) of the Bankruptcy Code and as used in this Notice, the word "claim" means: (a) a right to payment, whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured, or unsecured; or (b) a right to an equitable remedy for breach of performance if such breach gives rise to a right to payment, whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured or unsecured.

2. WHAT TO FILE

Your filed Proof of Claim must be in the form annexed to this notice or otherwise conform substantially to Official Form No. B410, which can be viewed at <http://www.uscourts.gov/forms/bankruptcy-forms>. Additional Proof of Claim Forms can be obtained at the Debtor's Claims Agent Website at <http://cases.gardencitygroup.com/dco>.

The proof of claim form must be **signed** by the claimant or, if the claimant is not an individual, by an authorized agent of the claimant. It must be written in English and be denominated in United States currency. You must attach to your completed proof of claim any documents on which the claim is based (if voluminous, attach a summary).

Your proof of claim form shall not contain complete social security numbers or taxpayer identification numbers (only the last four digits), a complete birth date (only the year), the name of a minor (only the minor's initials) or a financial account number (only the last four digits of such financial account).

3. WHEN AND WHERE TO FILE

Except as provided for herein, all proofs of claim must be filed so as to be **actually received on or before** the applicable Bar Date.

To file a proof of claim, you must submit your claim either (i) electronically by utilizing the Online Portal that can be accessed at Debtor's Court appointed Claims Agent's website: <http://www.gardencitygroup.com/cases/dco> or (ii) by delivering the original proof of claim either by U.S. Postal Service mail or overnight delivery on the Debtor's Court appointed Claims Agent or the Bankruptcy Court at:

IF BY FIRST CLASS MAIL:

Dowling College Case Administration
c/o GCG
P.O. Box 10342
Dublin, OH 43017-5542

OR

IF BY HAND DELIVERY OR OVERNIGHT MAIL:

Dowling College Case Administration

c/o GCG
5151 Blazer Parkway, Suite A
Dublin, Ohio 43017

OR

IF BY HAND DELIVERY:

United States Bankruptcy Court, EDNY
Alfonse D'Amato U.S. Courthouse
290 Federal Plaza
Central Islip, New York 11722
Attn: Clerk of the Court

Each Proof of Claim shall be deemed timely filed only if (i) the proof of claim is submitted electronically, so as to be actually received by GCG on or before the applicable Bar Date, by using the Online Portal, or (ii) the Proof of Claim is mailed or delivered so as to be actually received by the Debtor's court approved claims agent, GCG, or by the Court, on or before the applicable Bar Date at the address listed herein.

ANY CREDITOR THAT ELECTRONICALLY FILES A PROOF OF CLAIM SHALL RETAIN SUCH PROOF OF CLAIM (AND SUPPORTING DOCUMENTS) WITH AN ORIGINAL SIGNATURE FOR A PERIOD OF NOT LESS THAN TWO (2) YEARS FROM THE DATE THE PROOF OF CLAIM IS ELECTRONICALLY FILED.

Except as expressly permitted in the context of electronic submission via the Online Portal, proofs of claim sent by facsimile, telecopy or electronic mail transmission will not be accepted.

4. WHO NEED NOT FILE A PROOF OF CLAIM

You do **not** need to file a proof of claim on or before the applicable Bar Date if you are:

- (a) A person or entity that has already filed a proof of claim against the Debtor in this case with the Clerk of the Bankruptcy Court for the Eastern District of New York in a form substantially similar to Official Bankruptcy Form No. B410;
- (b) A person or entity whose claim is listed on the Schedules of Assets and Liabilities filed by the Debtor (collectively, the "Schedules") [Docket Entry No. 93] if (i) the claim is not scheduled as "disputed," "contingent," or "unliquidated" and (ii) you agree with the amount, nature and priority of the claim as set forth in the Schedules;
- (c) A holder of a claim that has already been allowed in this case by order of the Court;
- (d) A holder of a claim for which a different deadline for filing a proof of claim in this case has already been fixed by this Court;
- (e) A holder of a claim allowable under Sections 503(b), other than a claim entitled to administrative priority pursuant to Sections 503(b)(9) and 507(a)(2) of the Bankruptcy Code as an expense of administration of the Debtor's estate; or
- (f) Any person or entity whose claim is limited exclusively to the repayment of principal, interest and other fees and expenses (a "Debt Claim") under the agreements governing any syndicated credit facility or debt security (including, without limitation, any municipal, taxable or tax-exempt bond) issued by or for the benefit of the Debtor pursuant to an indenture (together, the "Debt Instruments"); *provided, however*, that (i) the foregoing exclusion in this subparagraph shall not apply to the administrative agent under the applicable credit facility or the indenture trustee under the applicable indenture (each, a "Debt Representative"), (ii) each Debt Representative shall be authorized to and required to file a single proof of claim, on or before the General Bar Date, on account of all Debt Claims against the Debtor under the applicable Debt Instruments and (iii) any holder of a

Debt Claim wishing to assert a claim, other than a Debt Claim, arising out of or relating to a Debt Instrument, shall be required to file a proof of claim with respect to such claim on or before the General Bar Date, unless another exception identified herein applies. In addition, with respect to claims filed by any indenture trustee under the applicable indenture, such claimants need not attach copies of the documents evidencing and/or securing the claims.

If you are a holder of an equity interest in the Debtor, you need not file a proof of interest with respect to the ownership of such equity interest at this time. But, if you assert a claim against the Debtor, including a claim relating to your equity interest or the purchase or sale of that interest you must file a proof of claim on or prior to the applicable Bar Date in accordance with the procedures set forth in this Notice.

This Notice is being sent to many persons and entities that have had some relationship with or have done business with the Debtor but may not have an unpaid claim against the Debtor. The fact that you have received this Notice does not mean that you have a claim, or that the Debtor or the Court believes that you have a claim against the Debtor.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

If you have a claim arising out of the rejection of an executory contract or unexpired lease as to which the order authorizing such rejection is dated on or before January 13, 2017, the date of entry of the Bar Date Order, you must file a proof of claim based on such rejection on or before the later of the applicable Bar Date or the date that is 30 days after the date of the order authorizing such rejection. Any person or entity that has a claim arising from the rejection of an executory contract or unexpired lease, as to which the order is dated after the date of entry of the Bar Date Order, you must file a proof of claim with respect to such claim by the later of 30 days

after the effective date of such rejection or such other date fixed by the Court in the applicable order authorizing rejection of such contract or lease.

6. CONSEQUENCES OF FAILURE TO FILE A PROOF OF CLAIM BY THE APPLICABLE BAR DATE

ANY HOLDER OF A CLAIM THAT IS NOT EXCEPTED FROM THE REQUIREMENTS OF THIS ORDER, AS SET FORTH IN SECTION 4 ABOVE, AND THAT FAILS TO TIMELY FILE A PROOF OF CLAIM IN THE APPROPRIATE FORM, WILL BE BARRED FROM ASSERTING ITS CLAIM AGAINST THE DEBTOR AND ITS CHAPTER 11 ESTATE, VOTING ON ANY PLAN OF LIQUIDATION FILED IN THIS CASE, AND PARTICIPATING IN ANY DISTRIBUTION IN THE DEBTOR'S CHAPTER 11 CASE ON ACCOUNT OF THAT CLAIM.

7. THE DEBTOR'S SCHEDULES AND ACCESS THERETO

You may be listed as the holder of a claim against the Debtor in the Debtor's Schedules. If you agree with the nature, amount and status of your claim as listed in the Debtor's Schedules, and if your claim is not described as "disputed," "contingent," or "unliquidated," you do not need to file a proof of claim. Otherwise, you must file a proof of claim before the applicable Bar Date in accordance with the procedures set forth in this Notice.

Copies of the Debtor's Schedules are available for inspection on the Court's Internet Website at <http://www.nyeb.uscourts.gov>. A login and password to the Court's Public Access to Electronic Court Records ("PACER") are required to access this information and can be obtained through the PACER Service Center at <http://www.pacer.gov>. Copies of the Debtor's Schedules may also be examined on the Website of the Debtor's Claims Agent at <http://cases.gardencitygroup.com/dco> or, between the hours of 9:00 a.m. and 4:30 p.m., Monday

through Friday at the Office of the Clerk of the Bankruptcy Court, Alfonse M. D'Amato U.S. Courthouse, 290 Federal Plaza, Central Islip, NY 11722. Copies of the Debtor's Schedules may also be obtained by written request to the Debtor's Claim Agent at the address set forth below:

Dowling College Case Administration
c/o GCG
P.O. Box 10342
Dublin, Ohio 43017-5542

If you are unsure about any of these matters, including whether you should file a proof of claim, you may wish to consult an attorney.

Dated: New York, New York
January 13, 2017

BY ORDER OF THE COURT

COUNSEL FOR THE DEBTOR AND DEBTOR IN POSSESSION
KLESTADT WINTERS JURELLER SOUTHARD & STEVENS, LLP
200 WEST 41ST STREET, 17TH FLOOR
NEW YORK, NEW YORK 10036
212.972.3000

Robert Costanzo

Claimant Number: 01001767

Control Number: 7327473274

Attachment 1

Courses completed at Dowling that did not transfer to SUNY Farmingdale
(highlighted in orange),

Courses that did carry over are highlighted in yellow.

21 credits

Attachment 2

Copy cancelled check for paid tuition for last semester of Dowling College (Spring
2016) for 16 credits

Check#173 dated 12/1/15

\$10015.00

10015.00 divided by 16 credits per semester = \$625.94

21 credits X \$625.94= **\$13144.74**

Attachment 3

HSS Radiologists

On April 15, 2015. Robert Costanzo had torn his ACL while participating in a
college baseball game. Robert Costanzo was told that all of the costs for the
surgery and rehab would be covered after his primary insurance (United Health
Care) made their payment. After primary insurance was paid there was a balance
of:

\$14.46

This balance remained until Robert Costanzo paid it so that his credit wouldn't
hurt.

Attachment 4

Copy of cancelled check paid to HSS Radiologist

Check # 251 dated 1/7/17

\$14.46

10/1/19 10:10 AM
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Robert Costanzo**Claimant Number: 01001767****Control Number: 7327473274****Attachment 5****Bethpage Federal Credit Union****PLUS INTEREST @ .20**

Month	Amount	X interest rate	interest	amount
Jun-16	\$13,422.40	0.02	268.45	\$13,690.85
Jul-16	\$13,690.82	0.02	273.82	\$13,964.64
Aug-16	\$13,964.64	0.02	279.29	\$14,243.93
Sep-16	\$14,243.93	0.02	284.88	\$14,528.81
Oct-16	\$14,528.81	0.02	290.58	\$14,819.39
Nov-16	\$14,819.39	0.02	296.39	\$15,115.78
Dec-16	\$15,115.78	0.02	302.32	\$15,418.10
Jan-17	\$15,418.10	0.02	308.36	\$15,726.46
Feb-17	\$15,726.46	0.02	314.53	\$16,040.99
Mar-17	\$16,040.99	0.02	320.82	\$16,361.81

Amount of Claim:**21 credits X \$625.94 X interest****\$16361.81****HSS Radiologists****\$ 14.46****Total Amount of Claim****\$16376.27**

Attachment 1

Display Transcript

 This is NOT an official transcript. Courses which are in progress may also be included on this transcript.

Transfer Credit Institution Credit Transcript Totals Courses in Progress

Transcript Data

STUDENT INFORMATION

Name : Robert Costanzo

Student Type: Continuing

Curriculum Information

Current Program

Bachelor of Science

College: Business

Major and Department: Business Management, Business Management

This Is NOT an Official Transcript

DEGREES AWARDED

Degree Sought: Bachelor of Science Degree Date:

Curriculum Information

Primary Degree

Major: Business Management

TRANSFER CREDIT ACCEPTED BY INSTITUTION -Top-

2013-2016: Dowling College

Subject	Course	Title	Grade	Credit Hours	Quality Points	R	
ART	201	Srvy Art Hist: Prehis-Mid Ages	TB+	3.000		0.00	
BIO	1XX	Biology Elective	TB-	3.000		0.00	
BIO	2XX	Biology Elective	TA	3.000		0.00	
BUS	101	Accounting I	TB+	3.000		0.00	
BUS	102	Accounting II	TC+	3.000		0.00	
BUS	109	Mgmt Theories & Practices	TA	3.000		0.00 I	
BUS	131	Marketing Principles	TA	3.000		0.00 I	
BUS	202	Business Law I	TA	3.000		0.00	
BUS	266	Human Resource Management	TB-	3.000		0.00	
BUS	305	Entrepreneurship	TA-	3.000		0.00	
BUS	3XX	Business Elective	TB	3.000		0.00 I	
BUS	3XX	Business Elective	TA	3.000		0.00 I	
ECO	156	Prin of Economics (Macro)	TC+	3.000		0.00	
EGL	101	Composition: Rhetoric	TA	3.000		0.00	
HIS	1XX	History Elective	TC+	3.000		0.00	
MTH	1XX	Mathematics Elective	TB	3.000		0.00	
MUS	108	Survey of Western Music	TA	3.000		0.00	
PED	1XX	Physical Education Elective	TA	3.000		0.00	
PHI	205	Ethics	TA-	3.000		0.00	
PSY	237	Theories of Personality	TC	3.000		0.00	
PSY	315	Abnormal Psychology	TB-	3.000		0.00	
SMT	1XX	Sports Management Technology	TA-	3.000		0.00	
SMT	2XX	Sports Management Technology	TC+	3.000		0.00	
		Attempt Hours	Passed Hours	Earned Hours	GPA Hours	Quality Points	GPA
Current Term:		69.000	69.000	69.000	0.000	0.00	0.00

Unofficial Transcript

2012: Adelphi University

Subject	Course	Title		Grade	Credit Hours	Quality Points		R
SPA	141	Spanish I (Elementary)		TB+	3.000			0.00
		Attempt Hours	Passed Hours	Earned Hours	GPA Hours	Quality Points	GPA	
Current Term:		3.000	3.000	3.000	0.000	0.00		0.00

Attachment 1

Record of: Robert J Costanzo
Parent Name: Robert J Costanzo
197 Lillian Rd
Nesconset, NY 11767

Grade Level: Undergraduate
High School: Sachem High School
Entry Admitt: Fall 2013

DOWLING COLLEGE
150 Idle Hour Blvd.
Oakdale, New York 11789

UNOFFICIAL

Page:

College
all right - Suffolk
to get in Pre-cal

Program
College: Business
Major: Management and Leadership

NO. C	COURSE TITLE	CRED GRD	PTS R
-------	--------------	----------	-------

SPER CREDIT ACCEPTED BY THE INSTITUTION:

2-12/12	Adelphi University		
1005A	Everyday Spanish I	3.00 Y	
3.00 GPA-Hrs:	0.00 QPts:	0.00 GPA:	0.00

INSTITUTION CREDIT:

2013	Location		
Physical Education K-12			
1001A 1	Principles of Writing (EI)	3.00 A	12.00
1092A 1	The American Dream	3.00 C+	6.99
1002A 1	Fund of Mathematics (EI)	3.00 B	9.00
1033N 1	First Aid and Safety	3.00 A	12.00
1001C 1	World Art I	3.00 B+	9.99
Hrs: 15.00 GPA-Hrs:	15.00 QPts:	49.98 GPA:	3.33

SUBJ NO.	COURSE TITLE	CRED GRD	P
Institution Information continued:			
Fall 2014			
Business			
NSC 2003C 1	Sci & Concept of Evolut	3.00 A	12.00
PHL 1042C ON	Ethics	3.00 A-	11.00
POL 2100C 1	Politics and Film	3.00 C-	5.00
SMP 1041A ON	Sport in Society	3.00 A-	11.00
SMP 2801N 1	Spt Inst: Manipulative, Net, Racq	2.00 W	0.00
SMP 2820N N	Human Structure & Function I	3.00 C+	6.00
Hrs: 15.00 GPA-Hrs:	15.00 QPts:	46.02 GPA:	3.00

Winter/Spring 2015

Business			
Management and Leadership			
GIS 1200N 1	Intro to Info Systems Mangement	3.00 C-	5.00
MGT 1011N ON	Intro to Mgt Theory & Practice	3.00 A	12.00
MGT 2075N ON	Human Resource Management	3.00 B-	8.00
MGT 2077A 1	Business Law I	3.00 A	12.00
MKT 1033N ON	Essentials Mktg 21st Century	3.00 A	12.00
MUS 1002C ON	Music West World: 1750-Present	3.00 A	12.00
Hrs: 18.00 GPA-Hrs:	18.00 QPts:	61.02 GPA:	3.35

Fall 2015

Business			
Management and Leadership			
ACC 2001N ON	Intro to Financial Accounting 1	3.00 B+	9.50
ECN 1001A 1	Introductory Macroeconomics	3.00 C+	6.50
MGT 2073N 1	Innovation & Entrepreneurship	3.00 A-	11.00
MTH 1006A ON	Statistics	3.00 W	0.00
NSC 2004C ON	Science of Planet Earth	3.00 B-	8.00
Hrs: 12.00 GPA-Hrs:	12.00 QPts:	36.00 GPA:	3.00

***** CONTINUED ON NEXT COLUMN *****

***** CONTINUED ON PAGE 2 *****

Attachment 1

SSN: ***-4-2560

Student No: 900596000

Date of Birth: 08/23/1995

Date Issued: 25-M

Record of: Robert J Costanzo
Level: Undergraduate

U N C F F I C I A L

Page: -

BU NO. C COURSE TITLE CRED GRD PTS R

Education Information continued:





nter/Spring 2016
Business
Management and Leadership
2002N-1 Int to Financial Accounting II 3.00 C+ 6.99
3108N-OM Labor Relations 3.00 B 9.00
4090N-IP Project Management 3.00 C+ 6.99
3142N-OM Marketing Communications 3.00 A+ 12.00
3112C-ON Theories of Personality 3.00 C 6.00
3140C-ON Abnormal Psychology 3.00 B- 8.01
Hrs: 18.00 GPA-Hrs: 18.00 Qpts: 48.99 GPA: 2.72
ID STANDING *****
***** TRANSCRIPT TOTALS *****
AL INSTITUTION Earned Hrs GPA Hrs Points GPA
92.00 92.00 271.02 2.94
AL TRANSFER 3.00 0.00 0.00 0.00
RALL 95.00 92.00 271.02 2.94
***** END OF TRANSCRIPT *****

HSS RADIOLOGISTS
Renowned in Clinical and Research
MUSCULOSKELETAL IMAGING

**PO Box 5058
New York, NY 10087-5058
Return Service Requested**

Pay securely online: <http://www.hss.edu/payments.asp>
For Billing Questions Call: 866-889-8865
Billing Office Hours: Mon-Thur 9am-4pm and Fri 9am-2pm

07/15/19 Entered 07/15/19 15:57:12
CHECK CARD USING FOR PAYMENT

☒  **MASTERCARD**
☐  **VISA**
☐  **DISCOVER**
☐  **AMER. EXP.**

CARD NUMBER SECURITY CODE

SIGNATURE AMOUNT EXP. DATE

STATEMENT DATE	PAY THIS AMOUNT:	ACCOUNT NO.
05/08/15	14.46	HSSR00000134786

CHARGES AND CREDITS MADE AFTER STATEMENT DATE WILL APPEAR ON NEXT STATEMENT.

SHOW AMOUNT PAID HERE \$

ADDRESSEE:

MAKE CHECKS PAYABLE / REMIT TO:

ROBERT COSTANZO
197 LILLIAN RD
NESCONSET, NY 11767-3136

HSS RADIOLOGISTS
GPO 5058
NEW YORK, NY 10087-5058

Statement ID: 0002-SINY-HSSR-366-880-069

Payment Due By: 05/25/15

☐ Please check box if above address is incorrect or insurance information has changed, and indicate change(s) on reverse side.

STATEMENT

PLEASE DETACH AND RETURN TOP PORTION WITH
YOUR PAYMENT IN ENCLOSED ENVELOPE

[illegible]

Pay online: <http://www.hss.edu/payments.asp>

This bill is for professional interpretation of radiological services performed by HSS Radiologists. You may receive a separate bill from the hospital for the technical portion.

HSS RADIOLOGISTS
GPO 5058
NEW YORK, NY 10087-5058

For Billing Questions Call: 866-689-8865

STATEMENT


SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Attachment 3

JOHN W. COSTANZO
DIANE B. COSTANZO
197 LILLIAN RD.
NESCONSET, NY 11767

DATE 1/7/17
50-23352214

251

PAY TO THE ORDER OF HSS Radiologists \$ 14.46
Fourteen dollars 46 DOLLARS 

Bethpage  Opening on May 19, 1974

Bethpage, NY 11760 11764

MEMO 1347867

SIGNATURE

Diane B. Costanzo

⑆221473652⑆0000102061981⑆ 0251 ⑆0000001446⑆

UNIVERSITY MICROFILMS, INC. 200

COPY

JPMORGANCHASE BX NA		CR TO NMD
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Attachment 4

Claimant # 01001767

Control # 7327473274

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*Opening a savings account is a
beneficial milestone for Bethpage
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of all ages.*

At Bethpage, there are many advantages to opening a savings account. These include:

ATM card availability: Access to an ATM account allows members to withdraw or deposit money at any time.

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OPEN AN ACCOUNT •

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Product	Bethpage Annual Percentage Yield (APY)*	LI Regional Bank Average APY*	We beat the banks by:
REGULAR SAVINGS	0.20%	0.11%	82%

*Data is supplied by Datatrac Inc. as of 3/5/2017.

Data supplied by Datatrac. Rate shown is the average rate for the 10 largest banks in the Long Island, New York area. Actual credit rates may be different.

*APY = Annual Percentage Yield.

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Attachment 5
Claimant # 01001767
Control # 7327473274

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899 S. Oyster Bay Road | Bethpage, NY 11714

1-800-628-7070

Routing Number: 221473652

Connect with us.

Robert Costanzo
197 Lillian Rd
Nesconset, NY
11767

Dowling College Case Administration
C/O GCG
5151 Blazer Parkway, Suite A
Dublin, Ohio
#3017

Case # 16-75545 (REG)

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AMOUNT
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CUSTOMER USE ONLY

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PHONE (63) 1-21-2324

Robert + Costanza
177 Lillian Rd
Nesconset NY 11767

PAYMENT BY ACCOUNT (if applicable)

DELIVERY OPTIONS (Customer Use Only)

☒ SIGNATURE REQUIRED Note: The mailer must check the "Signature Required" box if the mailer:
1) Requires the addressee's signature, OR 2) Purchases additional insurance, OR 3) Purchases COD service, OR 4) Purchases Return Receipt service. If the box is not checked, the Postal Service will leave the item in the addressee's mail receptacle or other secure location without attempting to obtain the addressee's signature on delivery.
Delivery Options:
☐ No Saturday Delivery (delivered next business day)
☐ Sunday/Holiday Delivery Required (additional fee, where available)
☐ 10:30 AM Delivery Required (additional fee, where available)
*Refer to USPS.com or local Post Office for availability.

PHONE ()

Doubling College Case Adm
C/O GCG
5151 Blazer Plwy Ste A
Dublin, Ohio 43017

ZIP + 4 (U.S. ADDRESSES ONLY)

For pickup or USPS Tracking, visit USPS.com or call 800-222-1811.
\$100.00 Insurance Included.

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PO ZIP Code

Scheduled Delivery Date (MM/DD/YY)

Postage

Insurance Fee

COD Fee

Date Accepted (MM/DD/YY)

Scheduled Delivery Time

Insurance Fee

COD Fee

Time Accepted

10:30 AM Delivery Fee

Return Receipt Fee

Live Animal Transportation Fee

Weight

Sunday/Holiday Premium Fee

Total Postage & Fees

Weight

Sunday/Holiday Premium Fee

Total Postage & Fees

0 lbs. 3 ozs.

Accepted Employee Initials

\$23.75

DELIVERY (POSTAL SERVICE USE ONLY)

Delivery Attempt (MM/DD/YY)

Time

Employee Signature

Delivery Attempt (MM/DD/YY)

Time

Employee Signature

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PSN 7590-02-000-8995

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EP13E

CLAIM NO. 499

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK	
Name of Debtor: Dowling College	Case No. 16-75545

* P - D C O - P O C / 1 *

Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	ROBERT MUNOZ Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	4 No Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? ROBERT MUNOZ Name 16 PILGRIM ROAD Number Street BRENTWOOD, NY 11717 City State ZIP Code Contact phone (631) 339-8213 Contact email ROBERTMUNOZ18@GMAIL.COM	Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____
4. Does this claim amend one already filed	4 No Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	4 No Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input type="checkbox"/> No Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____	
7.	How much is the claim?	\$ 0.00	Does this amount include interest or other charges? <input type="checkbox"/> No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. Outstanding loans and hardship.	
9.	Is all or part of the claim secured?	<input type="checkbox"/> No Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . Motor vehicle Other. Describe: _____ Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded). Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ 0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ Fixed Variable	
10.	Is this claim based on a lease?	<input type="checkbox"/> No Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11.	Is this claim subject to a right of setoff?	<input type="checkbox"/> No Yes. Identify the property: _____	
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply:	Amount entitled to priority
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
		Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
		Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
		Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
		Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
		<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ 0.00

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

☐ I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

☐ I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

☐ I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 10/04/2018
MM / DD / YYYY

Robert Munoz

Signature

Print the name of the person who is completing and signing this claim:

Name Robert Munoz
First name Middle name Last name

Title _____

Company _____
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 16 Pilgrim Road
Number Street

BRENTWOOD, NY 11717

City State ZIP Code

Contact phone (631) 339-8213 Email Robertmunoz18@gmail.com

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: **IF BY MAIL:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. **IF BY HAND OR OVERNIGHT COURIER:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

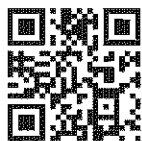
A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party** who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write *A.B., a minor child (John Doe, parent, 123 Main St., City, State)*. See Bankruptcy Rule 9037.

Confirmation that the claim has been fil

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form

CLAIM NO. 366

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor:
Dowling CollegeCase No.
16-75545

Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

DCO0201001752 01001784

ROBERT ROSE
37 CALVERT AVE
COMMACK NY 11725FILED - 00366
EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE
16-75545/HONORABLE JUDGE ROBERT E. GROSSMAN

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410*

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	Nelnex - us Dept of Education Name of the current creditor (the person or entity to be paid for this claim)	
	Other names the creditor used with the debtor Navient + Sallie Mae	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom?	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Nelnex Name PO Box 82565 Number Street Lincoln NE 68501-2565 City State ZIP Code Contact phone 1888 486-4722 Contact email	Sallie Mae Name P.O. Box 8377 Number Street Philadelphia PA 19101 City State ZIP Code Contact phone 1800 472 5543 Contact email
		Navient P.O. Box 9988 Wilkes-Barre PA 18773 1888 272 5543
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) Filed on MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing?	


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____	
7.	How much is the claim?	\$ <u>Nelnet - \$50,000</u> \$ <u>Salliemae - \$4000</u> \$ <u>Navient - \$7000</u>	Does this amount include interest or other charges? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. <u>Powling School went bankrupt</u>	
9.	Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable	
10.	Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11.	Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply:	Amount entitled to priority _____ _____ _____ _____ _____ _____ _____
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). <input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____ \$ _____ \$ _____ \$ _____ \$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.



Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date _____
MM / DD / YYYY

Signature _____

Print the name of the person who is completing and signing this claim:

Name

First name-

Middle name

Last name

Title _____

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

Number

Street

City

State

ZIP Code

Contact phone

Email

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: IF **BY MAIL**: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF **BY HAND OR OVERNIGHT COURIER**: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 410

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.**
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.**
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.**

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.

**Understand the terms used in this form**

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to *privacy* on the *Proof of Claim* form and any attached documents.

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

NAVIENT.

Please see the back of this statement for important information about account terms relating to payments, credit reporting, and how to contact us.

ROBERT ROSE

Billing Summary

Account Number : 9039439821
Loan Group Number: 5029-3500-0645-5971
Billing Period : 01/13/17 to 02/12/17

Activity Summary.

Previous Statement Balance	\$6,902.93
Accrued Interest + Fees Assessed (+)	\$50.15
Payments Since Last Bill (-)	\$131.59
Current Balance	\$6,821.49

Payment Information

Past Due Amount (Pay Now)	\$0.00
Late Fee for Past Due Amount	\$0.00
Pay Past Due Amount by this Date to Avoid Late Fee	N/A
Current Amount Due	\$8.38
Current Amount Due Date	03/07/17
Pay Current + Past Due Amount by this Date to Avoid Additional Late Fee	03/22/17
Unpaid Fees	\$0.00
Total Payment Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$8.38

Loan Information as of 02/12/17

Current Balance						Total Payment Due			
Loan ID	Approved Loan Amount	Unpaid Principal	Interest Rate (F/V)	Unpaid Interest and Unpaid Fees	Current Balance	Current Amount Due	Past Due Amount	Unpaid Fees	Total Payment Due
5971	\$7,000.00	\$6,794.18	8.625%	\$27.31	\$6,821.49	\$8.38	\$0.00	\$0.00	\$8.38
Subtotals	\$7,000.00	\$6,794.18		\$27.31	\$6,821.49	\$8.38	\$0.00	\$0.00	\$8.38

Transaction Activity Summary

Trans Date	Post Date	Transactions Description	Amount
01/27/17	01/27/17	PAYMENT	(\$131.59)
02/12/17	02/12/17	*ACCRUED INTEREST*	\$50.15

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PAGE 1 of 3

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NAVIENT.

Loan Group Number	Due Date	Current Amount Due	Past Due Amount	Unpaid Fees	Total Payment Due	Amount Enclosed
5029-3500-0645-5971	03/07/17	\$8.38	\$0.00	\$0.00	\$8.38	



Make checks payable to Navient

(U.S. Currency only - Do not send cash)

DEBBIE ROSE
37 CALVERT AVE
COMMACK NY 11725-3206

C102
1766

NAVIENT
P. O. BOX 9988
WILKES-BARRE PA 18773-9988



MAKE YOUR PAYMENTS QUICKLY & SECURELY ONLINE!

Navient.com

Please visit Navient.com/Glossary for definitions of the commonly used terms in this document.

PAYMENTS

Please visit Navient.com/allocation for more detailed information including illustrative examples about how your payments are allocated across all your loans.

How do you allocate my payment across my loans on this statement?

We automatically allocate your payments across your loans as follows: If you include your remittance slip, pay by Auto Pay, or pay online, your payment will go first to any delinquent loans in the Loan Group (loans with the oldest delinquency will be paid first). When all loans are current or at the same delinquency level, the payment will go to each loan in the Loan Group, prorated according to its Current Amount Due, which is the Monthly Payment Amount or a lesser amount if some of the Monthly Payment Amount has previously been paid. After the Past Due Amount and Current Amount Due (if applicable) are satisfied, or if no payment is due (for example, if your loans aren't yet in repayment), your payment will be allocated among the loans in the Loan Group, prorated based on each Loan's Outstanding Balance. If you do not pay the Past Due Amount (if applicable) and the Current Amount Due on the statement, every loan in the Loan Group may become delinquent, may be reported to the consumer reporting agencies, and may be subject to a Late Fee.

If your payment is received without a remittance slip, and the payment matches the Total Payment Due on your statement, it will be allocated as described above. If, however, your payment does not exactly match the Total Payment Due on your statement, it will be allocated as described above, across all loans, including loans in different Loan Groups that have the same payment address as the address to which you mailed your payment.

Once we allocate a payment to a specific loan or loans, payments are applied based on the terms of each loan's promissory note, usually first to fees, then to Unpaid Interest, and then to Unpaid Principal.

How can I be sure my payments are allocated correctly and on a timely basis?

To ensure accurate and timely processing of your payment, you can send your payment with the included remittance slip, pay by Auto Pay, or pay online at Navient.com. You can instruct us to allocate payments differently. Clearly write your instructions on a separate piece of paper included with your check. We cannot process instructions written on the check or remittance slip.

If my account is current, what happens if I pay more than my Current

Amount Due? When you pay more than your Current Amount Due, Overpayments will be applied to your Current Balance. Unless you make your payments through Auto Pay, Overpayments will reduce the amount of any future payments. For example, if you pay an extra \$50 and your regular Monthly Payment Amount is \$100, your next payment due will be \$50. If the extra funds are more than the next Monthly Payment Amount, your billing statement(s) will show zero due. Even if you have a zero amount due on your billing statement, continuing to make payments will reduce your total costs of borrowing.

Making Payments: To help avoid misapplied payments or a delay in payment processing, please send your payment to the address in the Contact Information section and be sure to include your 16-digit Loan Group Number on your check or money order and make it payable to Navient.

REMEMBER! If paying by mail: Be sure to mail your payment at least 7-10 days before your due date in order for your payment to be credited in time.

If paying online: Be sure to pay your bill 2-4 days before your due date in order for your payment to be credited in time.

HOW TO READ YOUR STATEMENT

What does a Loan Group Number represent? The 16-digit Loan Group Number refers to the grouping of one or more loans displayed on a specific statement.

What does a Loan ID represent? Loan ID refers to a specific loan within a grouping of loans displayed under a Loan Group Number. If you're making your payment without the monthly billing statement or establishing a new third-party bill-pay service, please reference the 16-digit Loan Group Number on your statement to ensure your payment is posted properly.

FREQUENTLY ASKED QUESTIONS

What is a Loan Group? If you have multiple loans, we may automatically put them in a Loan Group. Each Loan Group has its own statement that shows all of the loans within that group. If you prefer a separate statement for each loan, please call us.

How does interest accrue? Daily. To find out how much interest accrues daily, use this simple formula: (Unpaid Principal x Interest Rate) + Number of Days in the Year = **Approximate Daily Interest**. Approximate Daily Interest x Number of Days in Your Billing Period = **Approximate Interest Due**

What are the most common fees charged? Late Fees may be assessed if your payment is not made by the due date. A Returned Check Fee may be charged when a payment does not clear the bank for any reason, including insufficient funds, missing signature, or account closure. Unpaid Fees are fees that have been assessed for a prior billing period and remain due on the account.

Need More Information? To find out more information about your loan, including how interest accrues, obtaining a payoff amount, or an explanation of common fees that may be charged on your account, go to Navient.com or call one of our customer service representatives.

IMPORTANT DISCLOSURES

Disputed Sums: Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Navient, P.O. Box 9650, Wilkes-Barre, PA 18773-9650, with a description of the alleged dispute and the remedy sought. As provided in the underlying loan note(s), Navient reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

Impact of Late Payments on Borrower Benefits: In addition to being assessed a late fee, you may lose eligibility for borrower benefits or repayment incentives if you don't make your scheduled payments on time. Late payments may also be reported to consumer reporting agencies and may negatively impact your credit report.

Electronic Check Processing: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

CONTACT INFORMATION

CUSTOMER SERVICE

888-272-5543 • TDD: 877-713-3833

Fax: 800-443-9723 • International: 001-850-767-7471

Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET

CORRESPONDENCE ADDRESS

Navient, P.O. Box 9640, Wilkes-Barre, PA 18773-9640

BORROWER PAYMENT ADDRESS

Navient, PO Box 9000 Wilkes-Barre, PA 18773-9000

COSIGNER PAYMENT ADDRESS

Navient, PO Box 9988 Wilkes-Barre, PA 18773-9988

We support our troops! Service members, to learn more about your benefits, please call us at 855-284-4879.



ROBERT ROSE

THIS IS NOT A BILL

Billing Summary

Loan Number : 5852-5000-1389-0525
 Customer Identification Number : 9039439821
 Billing Period : 01/13/17 to 02/12/17

Activity Summary

Previous Billing Statement Balance	\$3,822.89
Current Billing Period Interest & Fees (+)	\$30.31
Payments Since Last Bill (-)	\$86.99
Current Balance	\$3,766.21

Payment Information

Past Due Amount (Pay Now)	\$0.00
Late Fee for Past Due Amount	\$0.00
Pay Past Due Amount by this Date to Avoid Late Fee	02/22/17
Current Amount Due	\$88.99
Current Amount Due Date	03/07/17
Pay Current + Past Due Amount by this Date to Avoid Additional Late Fee	03/22/17
Unpaid Fees	\$0.00
Total Amount Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$88.99

Please see the back of this Billing Statement for important information about account terms relating to payments, credit reporting, and how to contact us.

Loan Summary as of 02/12/2017

Loan Information							Payment Information			
Loan ID	Total Disbursed Amount	Current Principal	Unpaid Interest & Fees	Current Balance	Interest Rate (F/V)	Scheduled Payment Amount	Current Amount Due	Past Due Amount	Unpaid Fees	Total Amount Due
0525	\$4,000	\$3,760.41	\$5.80	\$3,766.21	9.375%	\$86.99	\$86.99	\$0.00	\$0.00	\$86.99
Subtotals	\$4,000	\$3,760.41	\$5.80	\$3,766.21		\$86.99	\$86.99	\$0.00	\$0.00	\$86.99

Transaction Activity Summary

Transaction Effective Date	Transactions Description	Amount
02/07/17	AUTO DEBIT PAYMENT	(\$86.99)
02/12/17	*ACCRUED INTEREST*	\$30.31

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PAGE 1 of 3

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Include Remittance Slip with Payment

Loan Number	Due Date	Current Amount Due	Past Due Amount	Unpaid Fees	Total Amount Due	Amount Enclosed
5852-5000-1389-0525	03/07/17	\$86.99	\$0.00	\$0.00	\$86.99	



This is not a bill. \$86.99 will be debited from the designated bank account and credited to your loan(s) on 03/07/17.

Make checks payable to Sallie Mae

(U.S. Currency only - Do not send cash)

DEBBIE ROSE
37 CALVERT AVE
COMMACK NY 11725-3206

3195
C102

SALLIE MAE
P. O. BOX 8377
PHILADELPHIA PA 19101-8377



Cosigner Billing Statement

Create or log in to your account at SallieMae.com to enroll in automatic debit or make a one-time secure online payment.

SallieMae.com

Make your payments quickly & securely online.

Making your payments

To ensure accurate and timely processing of your payment, follow the instructions below.

Automatic Debit: To enroll, log in or create an account online at SallieMae.com. Each month, we'll automatically debit the Current Amount Due from the designated bank account on the Current Amount Due Date (or next business day in the event of a weekend or holiday).

Paying Online: Create or log in to your account at SallieMae.com to make a one-time secure online payment.

Paying by Phone: Make automated payments by calling Customer Service at the number listed below.

Paying by Mail: Submit individual payments with the applicable 16-digit Loan Number for each loan you have cosigned, along with the remittance slip. Please make your check or money order payable to Sallie Mae, and mail your payments to the Cosigner Payment Address. We cannot process instructions written on the check or remittance slip.

Third-Party Bill-Pay Service: Third-party bill-pay services may include payment services offered by your financial institution. Provide your third-party bill-pay service with the Cosigner Payment Address, P.O. Box 8377, and your 16-digit Loan Number. Ensure your payment is directed to Sallie Mae. Cosigners must submit individual payments for each loan they have cosigned.

Remember! Payments made online or by phone prior to 5 p.m. ET Monday through Saturday will be effective that day. Payments made after 5 p.m. ET or on Sunday, will be effective the next business day. However, payments may not be reflected in your Transaction History for 2-4 days. If you're paying by mail or through a third-party bill-pay service, allow at least 7-10 days before your due date for your payment to be credited in time.

Payment processing

Cosigners receive separate billing statements for each loan they have cosigned, and must submit individual payments.

If you do not pay the Current Amount Due (and any Past Due Amount) on the billing statement, your loan may become delinquent, may be subject to a late fee, and/or may be reported to the consumer reporting agencies.

If you submit a payment(s) intended to pay multiple loans you cosigned, but include a single remittance slip, the payment will only be allocated to the loan identified on the remittance slip. Any other loans you cosigned may become delinquent, may be subject to a late fee, and/or may be reported to the consumer reporting agencies.

If you are a cosigner on multiple loans and wish to allocate your payment(s) across multiple loans, make your payment(s) at SallieMae.com. If you mail your payment(s), you must clearly write your instructions on a separate piece of paper, including any applicable 16-digit Loan Number and the amount you want allocated to each loan.

We cannot process instructions written on the check or remittance slip. If your payment is received without a remittance slip or instructions, we may review any information available to us to post the payment. Please note, third-party bill-pay services do not allow you to provide instructions. If your payment has not been processed as you intended, please call Customer Service at the number listed below.

Unlike a cosigner billing statement, a borrower billing statement may contain multiple loans. To learn how borrower payments are allocated across multiple loans, visit SallieMae.com/allocation for more detailed information, including illustrative examples.

Payment application

Payments are applied to a loan based on the terms of the Promissory Note, usually first to Unpaid Fees, then to Unpaid Interest, and then to Current Principal. You may not designate a different method for applying payments. If you would like to pay more towards the Current Principal of your loan, all Unpaid Fees and Unpaid Interest must be satisfied first.

Pay ahead

If you are enrolled in auto debit, the pay ahead feature will be automatically suspended. Any amount that was paid ahead at the time of enrollment will remain applied to the Current Balance of your loan, but will no longer reduce the amount of future payments.

If you are not enrolled in auto debit, then under the pay ahead feature of your loan, paying more than the Current Amount Due (and any Past Due Amount) in the current billing period will reduce the Current Amount Due in the following billing period(s). For example, if your loan is current and the Current Amount Due in both January and February is \$100, making a \$200 payment in January would satisfy the Current Amount Due for both months. Although your February billing statement will reflect a Current Amount Due of \$0, paying any amount that month may reduce the Total Loan Cost. The Scheduled Payment Amount on the February billing statement shows what the Current Amount Due would have been if your loan was not paid ahead. If you prefer not to have overpayments reduce the Current Amount Due in the following billing period(s), please contact us to have the pay ahead feature turned off.

Regardless of whether or not the pay ahead feature is used, an overpayment is applied to the Current Balance and effective the day it is received. You may pay any part of your loan at any time without penalty.

Definitions

Loan Number: The 16-digit Loan Number on your billing statement refers to a specific loan. The last four digits of this number should match the Loan ID in the Loan Information section on your billing statement.

Current Amount Due: The amount you are required to pay each month until the loan is paid in full. The Current Amount Due may vary each month. If your loan is paid ahead, the Current Amount Due will be less than the Scheduled Payment Amount.

Scheduled Payment Amount: Displayed in the Loan Summary on your billing statement. If your loan is not paid ahead, the Current Amount Due and the Scheduled Payment Amount will be the same. If your loan is paid ahead, the Scheduled Payment Amount shows you what the Current Amount Due would have been if your loan was not paid ahead.

Current Balance: The sum of the Unpaid Fees, Unpaid Interest, and Current Principal. The Current Balance does not reflect a payoff amount. On your billing statement, the Current Balance shown is calculated as of the end date of the Billing Period reflected on the billing statement. If you log in to your account at SallieMae.com, or access our automated phone system, the Current Balance provided is calculated as of the prior day and includes all credits (e.g., payments) and debits (e.g., disbursements) since your last billing statement.

Need more information?

Refer to our Glossary of Terms at

SallieMae.com/Student-Loans/Managing-Your-Loans/Payment-Basics/Glossary.

Frequently asked questions

What does "Interest Rate (F/V)" on the statement represent?

F indicates a fixed interest rate. V indicates a variable interest rate. A fixed interest rate stays the same for the life of the loan. A variable interest rate may go up or down due to an increase or decrease in the loan's index. The interest rate reflected on the billing statement for your loan may be temporarily reduced due to the application of borrower benefits, repayment incentives, or Servicemembers Civil Relief Act requirements.

What are the most common fees charged?

You may be charged a late fee (refer to the due dates on the front of the billing statement to avoid late fees). A returned check fee may be charged when a payment does not clear the bank for any reason, including insufficient funds.

What should I do if my payment has not been processed as I intended?

When you receive your next billing statement, if your payment has not been processed as you intended, please call Customer Service at the number listed below.

Important disclosures

Disputed Sums: Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Sallie Mae, P.O. Box 3228, Wilmington, DE 19804-0228, with a description of the alleged dispute and the remedy sought. As provided in the Promissory Note, Sallie Mae reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

Impact of Late Payments on Borrower Benefits: In addition to being assessed a late fee, you may lose eligibility for borrower benefits or repayment incentives if you don't make your payments on time. Late payments may also be reported to consumer reporting agencies and may negatively impact your credit report.

Electronic Check Processing: When you provide a check as payment, you authorize us to follow our standard practice and use information from your check to make a one-time electronic fund transfer from your account. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. In certain unusual circumstances, such as for technical or processing reasons, we may instead process your payment as a check transaction.

Contact information

Customer Service

800-472-5543 (800-4-SALLIE)

Fax: 855-756-0011 • International: 302-451-0546

Monday through Thursday 8 a.m. – 9 p.m., Friday 8 a.m. – 8 p.m., and Saturday 9 a.m. – 6 p.m. ET

Cosigner Payment Address

Sallie Mae, P.O. Box 8377, Philadelphia, PA 19101-8377

Correspondence Address

Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319

We support our troops! Servicemembers, please call us at 855-534-2668 or visit us online at SallieMae.com/Military to learn more about your benefits.

PO99 SMCC MKT120018 0816



U.S. Department of Education
Information about your federal student loan

Questions About Your Statement?

Phone: 888.486.4722
Email: Help@Nelnet.net
Online: Nelnet.com

Log In to Your Account at Nelnet.com

With your online account you have 24/7 access to:

- View your account summary
- Make a payment
- Explore options to lower or postpone your payments
- Change your auto debit information

Your Student Loan Account Details For This Month's Billing Cycle

Account	E842381876
Statement Date	3/3/2017
Current Balance	\$50,996.71
Regular Monthly Payment Amount	\$563.51
Amount Satisfied by Extra Payment	\$0.00
Past Due Amount (if applicable)	\$0.00
Current Amount Due	\$563.51
We encourage you to continue to make monthly payments even if your amount due is \$0 because interest may continue to accrue. Otherwise, your next payment is due on 3/24/2017.	

The Simple Way to Pay

Sign up to make automatic monthly payments from your bank account. Log in to Nelnet.com to sign up.

Special Payments

You can designate how payment funds are applied anytime by making payments online. Please refer to the Special Payments section on the back side of this statement for more details.

Current Statement Due Date 3/24/2017

Questions about your payment amount? See the Payments section on the back.

MAKE CHECKS PAYABLE (IN U.S. DOLLARS) TO: U.S. DEPARTMENT OF EDUCATION

If a check is returned unpaid for non-negotiable funds, it may be re-attempted electronically.

Please detach and send the bottom portion with your payment.

Please write your account number on your check or money order. **DO NOT SEND CASH.**

Amount Enclosed

\$ 00 000.00

☐ Check this box for change of contact information. See reverse side.

New address or phone number? Log in to Nelnet.com to update your information.

Account

E842381876

Current Statement Due Date

3/24/2017

Current Amount Due

\$563.51



U.S. Department of Education

Contact Us: Phone: 888.486.4722

Email: Help@Nelnet.netWeb: Nelnet.com

Correspondence Address: Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561

P.O. Box 740283

Account Snapshot:	Group A	Group B	Group C	Group D	Group E	Group F
Loan Type:	DIRECT SUB	DIRECT UNSUB	DIRECT SUB	DIRECT UNSUB	DIRECT SUB	DIRECT UNSUB
Original Principal Amount:	\$ 7,000.00	\$ 12,000.00	\$ 4,500.00	\$ 2,000.00	\$ 5,500.00	\$ 7,000.00
Lender Name:	EDDLO	EDDLO	EDDLO	EDDLO	EDDLO	EDDLO
Interest Rate:	3.40%	6.80%	3.86%	3.86%	4.66%	4.66%
Daily Interest:	\$ 0.70	\$ 2.99	\$ 0.51	\$ 0.24	\$ 0.74	\$ 0.98
Estimated Interest on 3/24/2017	\$ 41.31	\$ 176.49	\$ 30.03	\$ 13.96	\$ 43.90	\$ 58.11
Regular Monthly Payment Amount	\$ 78.11	\$ 194.04	\$ 50.70	\$ 23.56	\$ 63.66	\$ 84.27
Outstanding Principal Balance	\$ 7,521.63	\$ 16,066.82	\$ 4,815.83	\$ 2,237.54	\$ 5,831.20	\$ 7,719.28
Estimated Payoff Through 3/24/2017	\$ 7,562.94	\$ 16,243.31	\$ 4,845.86	\$ 2,251.50	\$ 5,875.10	\$ 7,777.39
Repayment Plan	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD
Payment Summary:						
Principal Paid Through 3/3/2017	\$ 18.00	\$ 30.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Interest Paid Through 3/3/2017	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Amount Paid Through 3/3/2017	\$ 18.00	\$ 30.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total Amount Paid Since Last Statement	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Applied to Interest	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Applied to Principal	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Billing Details:						
Past Due Amount	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Amount Due	\$ 78.11	\$ 194.04	\$ 50.70	\$ 23.56	\$ 63.66	\$ 84.27
Due Date	3/24/2017	3/24/2017	3/24/2017	3/24/2017	3/24/2017	3/24/2017

HOW ARE MY PAYMENTS ALLOCATED? Unless you direct your payments to an individual loan or loan group, the default allocation method is followed. Payments are allocated first to any past due loan groups. If you do not pay the current amount due, your payment will be allocated across the loan group(s) from most to least delinquent, in proportion to each loan group's regular monthly payment amount, less any amount previously paid until each loan group is at the same level of delinquency or all loan groups are up to date. Once all loan groups are up to date, payments are allocated across loan groups in an active repayment status, in proportion to each loan group's monthly payment amount, less any amount satisfied by extra payment. After your current amount due is satisfied, your payment will be allocated across loan groups in proportion to each loan group's regular monthly payment amount, or in the case of no payment due (if your loans are not in repayment), in proportion to each loan group's accrued interest. Once a portion of your payment is allocated to a specific loan group, payments are applied to individual loans proportionally to interest, and then to principal. Please visit Nelnet.com/how-to-make-a-payment for more information on payment allocation.

CAN I DIRECT PAYMENTS TO LOANS OR LOAN GROUPS? Yes, you have the option to direct your payments (including partial payments) to individual loans or loan groups. See special payment instructions in the coupon below.

DUE DATE ADVANCEMENT. While your loans are in repayment, each time you satisfy a loan group's regular monthly payment amount, we will automatically advance your next payment due date by one month. If you have partially satisfied a future monthly payment amount, your current amount due for that billing cycle will be the portion not satisfied. If you are billed for \$0.00 under an income-driven repayment plan, payments will not satisfy future monthly payment amounts. You have the option to instruct us to not advance your due date. See special payment instructions in the coupon below.

PREPAYMENTS. If you plan to pursue Public Service Loan Forgiveness, visit StudentAid.ed.gov/PublicService for more information regarding prepayments and how they are counted as qualifying payments.

WHAT IS A LOAN GROUP? If you have multiple loans, they may automatically be put in a group according to the characteristics they have in common. For example, loans of the same type and lender may be grouped together.

WHY IS THE AMOUNT DUE DIFFERENT? Your current amount due may be higher if your payment last month did not cover the current amount due, your lower repayment plan has expired, or you are on a plan that increases your payment amount incrementally.

WHY IS MY PAYMENT \$0.00? If you receive a statement for \$0.00 due, it may mean you have paid extra in the past that fully covered this month's payment amount, or your current repayment plan requires no payment at this time. You can always pay more without penalty, which will reduce your total cost of borrowing and save you money in the long run. If you are not required to make a payment this month, you won't be considered past due if you don't make a payment or pay less than your regular monthly payment amount. However, we encourage you to continue paying as much as you can, because interest continues to accrue on your outstanding principal balance.

Payments

Ways to Pay:

Auto Debit and

Log in to Nelnet.com

Online:

Phone:

888.486.4722

Check:

Mail your payment using the preprinted address on the front side of this coupon.

Special Payment Instructions:

You have the option to direct your payments (including partial payments) and/or not advance your due date. Contact us to direct your payment to an individual loan or group of loans, as a one-time or recurring special payment instruction.

Phone: 888.486.4722

Email: Help@Nelnet.net

Mail: Send instructions (including your account number) using our correspondence address: P.O. Box 82561, Lincoln, NE 68501-2561.

REPAYMENT PLAN OPTIONS Assistance is available to help you lower or postpone your monthly student loan payments using a different repayment plan, deferment, or forbearance. You may be eligible for one or more of the following repayment plans: Standard, Graduated, Extended, Income-Based, Income-Sensitive, Income-Contingent, Pay As You Earn, or Revised Pay As You Earn. To explore options or make changes that could help you avoid default, call us at 888.486.4722 or log in to your account at Nelnet.com. You can also visit the U.S. Department of Education's website at StudentAid.ed.gov to review solutions, including consolidation, to keep your student loans up to date.

AUTHORIZATION FOR ELECTRONIC DEBIT. If you provide us with a check as payment, you authorize us to either use information from your check to make a one-time electronic transfer from your account or process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Payments returned due to non-negotiable funds may be re-attempted a maximum of one time.

HOW DOES INTEREST ACCRUE? Interest on your account is calculated using simple interest. Interest will accrue daily based on your outstanding principal balance. Visit Nelnet.com/faqs for more information on interest accrual.

HOW CAN I SEE MY REPAYMENT SCHEDULE? You can find more details about your student loans on our website, including your current repayment plan and schedule of repayment. Create an account or log in to your account at Nelnet.com to access your student loan information, or call 888.486.4722.

PRIVACY NOTICE. Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at Nelnet.com by clicking Privacy & Security at the bottom of the page, or we will mail you a free copy upon request if you call us at 888.486.4722.

ALTERNATIVE FORMATS. Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 888.486.4722 or by email at Help@Nelnet.net. Nelnet offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.

DELINQUENCY IMPACT. If you do not pay the current amount due, every loan group may become delinquent, reported to consumer reporting agencies, and you could lose eligibility for borrower benefits and repayment incentives. We encourage you to pay as much as you can, because interest accrues on your outstanding principal balance.

Please detach and send the bottom portion with your payment.

Has Your Contact Information Changed?

Log in to Nelnet.com to update your account information online or use this form to notify us of a change to your contact information.

Name		
Street		Apt./Bldg.#
City, State, ZIP		
Mobile Phone:	Home Phone:	Work Phone:
Email Address:		

Contact Us Phone: 888.486.4722 or Email: Help@Nelnet.com or www.nelnet.com
using the preprinted address on the front side of this coupon.

☐ I certify that the correspondence address marked on this coupon is correct and I authorize the school, the lender, the guarantor, the department, and their respective agents

Account Snapshot:		Group G		Group H	
Loan Type		DIRECT SUB		DIRECT UNSUB	
Original Principal Amount	\$ 2,750.00		\$ 3,500.00		
Lender Name	EDDLO		EDDLO		
Interest Rate	4.29%		4.29%		
Daily Interest	\$ 0.33		\$ 0.44		
Estimated Interest on 3/24/2017	\$ 19.55		\$ 25.74		
Regular Monthly Payment Amount	\$ 29.86		\$ 39.31		
Outstanding Principal Balance	\$ 2,820.41		\$ 3,713.56		
Estimated Payoff Through 3/24/2017	\$ 2,839.96		\$ 3,739.30		
Repayment Plan	STANDARD		STANDARD		
Payment Summary:					
Principal Paid Through 3/3/2017	\$ 0.00		\$ 0.00		
Interest Paid Through 3/3/2017	\$ 0.00		\$ 0.00		
Amount Paid Through 3/3/2017	\$ 0.00		\$ 0.00		
Total Amount Paid Since Last Statement	\$ 0.00		\$ 0.00		
Applied to Interest	\$ 0.00		\$ 0.00		
Applied to Principal	\$ 0.00		\$ 0.00		
Billing Details:					
Past Due Amount	\$ 0.00		\$ 0.00		
Amount Due	\$ 29.86		\$ 39.31		
Due Date	3/24/2017		3/24/2017		

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PREPAYMENTS. If you plan to pursue Public Service Loan Forgiveness, visit StudentAid.ed.gov/PublicService for more information regarding prepayments and how they are counted as qualifying payments.

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WHY IS MY PAYMENT \$0.00? If you receive a statement for \$0.00 due, it may mean you have paid extra in the past that fully covered this month's payment amount, or your current repayment plan requires no payment at this time. You can always pay more without penalty, which will reduce your total cost of borrowing and save you money in the long run. If you are not required to make a payment this month, you won't be considered past due if you don't make a payment or pay less than your regular monthly payment amount. However, we encourage you to continue paying as much as you can, because interest continues to accrue on your outstanding principal balance.

REPAYMENT PLAN OPTIONS Assistance is available to help you lower or postpone your monthly student loan payments using a different repayment plan, deferment, or forbearance. You may be eligible for one or more of the following repayment plans: Standard, Graduated, Extended, Income-Based, Income-Sensitive, Income-Contingent, Pay As You Earn, or Revised Pay As You Earn. To explore options or make changes that could help you avoid default, call us at 888.486.4722 or log in to your account at Nelnet.com. You can also visit the U.S. Department of Education's website at StudentAid.ed.gov to review solutions, including consolidation, to keep your student loans up to date.

AUTHORIZATION FOR ELECTRONIC DEBIT. If you provide us with a check as payment, you authorize us to either use information from your check to make a one-time electronic transfer from your account or process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Payments returned due to non-negotiable funds may be re-attempted a maximum of one time.

HOW DOES INTEREST ACCRUE? Interest on your account is calculated using simple interest. Interest will accrue daily based on your outstanding principal balance. Visit Nelnet.com/faqs for more information on interest accrual.

HOW CAN I SEE MY REPAYMENT SCHEDULE? You can find more details about your student loans on our website, including your current repayment plan and schedule of repayment. Create an account or log in to your account at Nelnet.com to access your student loan information, or call 888.486.4722.

PRIVACY NOTICE. Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at Nelnet.com by clicking Privacy & Security at the bottom of the page, or we will mail you a free copy upon request if you call us at 888.486.4722.

ALTERNATIVE FORMATS. Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 888.486.4722 or by email at Help@Nelnet.net. Nelnet offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.

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**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

In re	:	Chapter 11
	:	
DOWLING COLLEGE,	:	
f/d/b/a DOWLING INSTITUTE,	:	Case No. 16-75545 (REG)
f/d/b/a DOWLING COLLEGE ALUMNI	:	
ASSOCIATION,	:	
f/d/b/a CECOM,	:	
a/k/a DOWLING COLLEGE, INC.,	:	
	:	
Debtor.	:	

**NOTICE OF DEADLINE REQUIRING FILING OF PROOFS OF
CLAIM ON OR BEFORE MARCH 10, 2017 (GENERAL BAR DATE)
AND MAY 30, 2017 (GOVERNMENTAL BAR DATE)**

TO ALL PERSONS AND ENTITIES WITH CLAIMS AGAINST DOWLING COLLEGE:

The United States Bankruptcy Court for the Eastern District of New York, having jurisdiction over Dowling College (“Dowling” or the “Debtor”) in the above captioned chapter 11 case (the “Chapter 11 Case”), entered an order (the “Bar Date Order”) establishing **March 10, 2017 at 5:00 p.m. (prevailing Eastern Time)** as the last date for each person or entity (including, without limitation, individuals, partnerships, corporations, joint ventures, and trusts) to file a proof of claim based on prepetition claims against the Debtor (the “General Bar Date”); and (ii) **May 30, 2017 at 5:00 p.m. (prevailing Eastern Time)** as the last date and time for each governmental unit (as defined in Section 101(27) of the title 11 of the United States Code (the “Bankruptcy Code”)) to file a proof of claim based on prepetition claims against the Debtor (the “Governmental Bar Date” and, together with the General Bar Date, the “Bar Dates”).

The Bar Dates and the procedures set forth below for filing proofs of claim apply to all claims against the Debtor that arose prior to November 29, 2016 (the “Petition Date”), the date on which the Debtor commenced a case under chapter 11 of the Bankruptcy Code, except for those

holders of the claims listed in Section 4 below that are specifically excluded from the Bar Date filing requirement.

1. WHO MUST FILE A PROOF OF CLAIM

You **MUST** file a proof of claim to vote on a Chapter 11 plan filed by the Debtor or to share in distributions from the Debtor's bankruptcy estate if you have a claim that arose prior to the Petition Date, and it is not one of the types of claim described in Section 4 below. Claims based on acts or omissions of the Debtor that occurred before the Petition Date, including, without limitation, those that may be entitled to administrative claim status pursuant to 503(b)(9) must be filed on or prior to the Bar Date, even if such claims are not now fixed, liquidated or certain or did not mature or become fixed, liquidated or certain before the Petition Date.

Under Section 101(5) of the Bankruptcy Code and as used in this Notice, the word "claim" means: (a) a right to payment, whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured, or unsecured; or (b) a right to an equitable remedy for breach of performance if such breach gives rise to a right to payment, whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured or unsecured.

2. WHAT TO FILE

Your filed Proof of Claim must be in the form annexed to this notice or otherwise conform substantially to Official Form No. B410, which can be viewed at <http://www.uscourts.gov/forms/bankruptcy-forms>. Additional Proof of Claim Forms can be obtained at the Debtor's Claims Agent Website at <http://cases.gardencitygroup.com/dco>.

The proof of claim form must be **signed** by the claimant or, if the claimant is not an individual, by an authorized agent of the claimant. It must be written in English and be denominated in United States currency. You must attach to your completed proof of claim any documents on which the claim is based (if voluminous, attach a summary).

Your proof of claim form shall not contain complete social security numbers or taxpayer identification numbers (only the last four digits), a complete birth date (only the year), the name of a minor (only the minor's initials) or a financial account number (only the last four digits of such financial account).

3. WHEN AND WHERE TO FILE

Except as provided for herein, all proofs of claim must be filed so as to be **actually received on or before** the applicable Bar Date.

To file a proof of claim, you must submit your claim either (i) electronically by utilizing the Online Portal that can be accessed at Debtor's Court appointed Claims Agent's website: <http://www.gardencitygroup.com/cases/dco> or (ii) by delivering the original proof of claim either by U.S. Postal Service mail or overnight delivery on the Debtor's Court appointed Claims Agent or the Bankruptcy Court at:

IF BY FIRST CLASS MAIL:

Dowling College Case Administration
c/o GCG
P.O. Box 10342
Dublin, OH 43017-5542

OR

IF BY HAND DELIVERY OR OVERNIGHT MAIL:

Dowling College Case Administration

c/o GCG
5151 Blazer Parkway, Suite A
Dublin, Ohio 43017

OR

IF BY HAND DELIVERY:

United States Bankruptcy Court, EDNY
Alfonse D'Amato U.S. Courthouse
290 Federal Plaza
Central Islip, New York 11722
Attn: Clerk of the Court

Each Proof of Claim shall be deemed timely filed only if (i) the proof of claim is submitted electronically, so as to be actually received by GCG on or before the applicable Bar Date, by using the Online Portal, or (ii) the Proof of Claim is mailed or delivered so as to be actually received by the Debtor's court approved claims agent, GCG, or by the Court, on or before the applicable Bar Date at the address listed herein.

ANY CREDITOR THAT ELECTRONICALLY FILES A PROOF OF CLAIM SHALL RETAIN SUCH PROOF OF CLAIM (AND SUPPORTING DOCUMENTS) WITH AN ORIGINAL SIGNATURE FOR A PERIOD OF NOT LESS THAN TWO (2) YEARS FROM THE DATE THE PROOF OF CLAIM IS ELECTRONICALLY FILED.

Except as expressly permitted in the context of electronic submission via the Online Portal, proofs of claim sent by facsimile, telecopy or electronic mail transmission will not be accepted.

4. WHO NEED NOT FILE A PROOF OF CLAIM

You do not need to file a proof of claim on or before the applicable Bar Date if you are:

- (a) A person or entity that has already filed a proof of claim against the Debtor in this case with the Clerk of the Bankruptcy Court for the Eastern District of New York in a form substantially similar to Official Bankruptcy Form No. B410;
- (b) A person or entity whose claim is listed on the Schedules of Assets and Liabilities filed by the Debtor (collectively, the "Schedules") [Docket Entry No. 93] if (i) the claim is not scheduled as "disputed," "contingent," or "unliquidated" and (ii) you agree with the amount, nature and priority of the claim as set forth in the Schedules;
- (c) A holder of a claim that has already been allowed in this case by order of the Court;
- (d) A holder of a claim for which a different deadline for filing a proof of claim in this case has already been fixed by this Court;
- (e) A holder of a claim allowable under Sections 503(b), other than a claim entitled to administrative priority pursuant to Sections 503(b)(9) and 507(a)(2) of the Bankruptcy Code as an expense of administration of the Debtor's estate; or
- (f) Any person or entity whose claim is limited exclusively to the repayment of principal, interest and other fees and expenses (a "Debt Claim") under the agreements governing any syndicated credit facility or debt security (including, without limitation, any municipal, taxable or tax-exempt bond) issued by or for the benefit of the Debtor pursuant to an indenture (together, the "Debt Instruments"); *provided, however,* that (i) the foregoing exclusion in this subparagraph shall not apply to the administrative agent under the applicable credit facility or the indenture trustee under the applicable indenture (each, a "Debt Representative"), (ii) each Debt Representative shall be authorized to and required to file a single proof of claim, on or before the General Bar Date, on account of all Debt Claims against the Debtor under the applicable Debt Instruments and (iii) any holder of a

Debt Claim wishing to assert a claim, other than a Debt Claim, arising out of or relating to a Debt Instrument, shall be required to file a proof of claim with respect to such claim on or before the General Bar Date, unless another exception identified herein applies. In addition, with respect to claims filed by any indenture trustee under the applicable indenture, such claimants need not attach copies of the documents evidencing and/or securing the claims.

If you are a holder of an equity interest in the Debtor, you need not file a proof of interest with respect to the ownership of such equity interest at this time. But, if you assert a claim against the Debtor, including a claim relating to your equity interest or the purchase or sale of that interest you must file a proof of claim on or prior to the applicable Bar Date in accordance with the procedures set forth in this Notice.

This Notice is being sent to many persons and entities that have had some relationship with or have done business with the Debtor but may not have an unpaid claim against the Debtor. The fact that you have received this Notice does not mean that you have a claim, or that the Debtor or the Court believes that you have a claim against the Debtor.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

If you have a claim arising out of the rejection of an executory contract or unexpired lease as to which the order authorizing such rejection is dated on or before January 13, 2017, the date of entry of the Bar Date Order, you must file a proof of claim based on such rejection on or before the later of the applicable Bar Date or the date that is 30 days after the date of the order authorizing such rejection. Any person or entity that has a claim arising from the rejection of an executory contract or unexpired lease, as to which the order is dated after the date of entry of the Bar Date Order, you must file a proof of claim with respect to such claim by the later of 30 days

after the effective date of such rejection or such other date fixed by the Court in the applicable order authorizing rejection of such contract or lease.

6. CONSEQUENCES OF FAILURE TO FILE A PROOF OF CLAIM BY THE APPLICABLE BAR DATE

ANY HOLDER OF A CLAIM THAT IS NOT EXCEPTED FROM THE REQUIREMENTS OF THIS ORDER, AS SET FORTH IN SECTION 4 ABOVE, AND THAT FAILS TO TIMELY FILE A PROOF OF CLAIM IN THE APPROPRIATE FORM, WILL BE BARRED FROM ASSERTING ITS CLAIM AGAINST THE DEBTOR AND ITS CHAPTER 11 ESTATE, VOTING ON ANY PLAN OF LIQUIDATION FILED IN THIS CASE, AND PARTICIPATING IN ANY DISTRIBUTION IN THE DEBTOR'S CHAPTER 11 CASE ON ACCOUNT OF THAT CLAIM.

7. THE DEBTOR'S SCHEDULES AND ACCESS THERETO

You may be listed as the holder of a claim against the Debtor in the Debtor's Schedules. If you agree with the nature, amount and status of your claim as listed in the Debtor's Schedules, and if your claim is not described as "disputed," "contingent," or "unliquidated," you do not need to file a proof of claim. Otherwise, you must file a proof of claim before the applicable Bar Date in accordance with the procedures set forth in this Notice.

Copies of the Debtor's Schedules are available for inspection on the Court's Internet Website at <http://www.nyeb.uscourts.gov>. A login and password to the Court's Public Access to Electronic Court Records ("PACER") are required to access this information and can be obtained through the PACER Service Center at <http://www.pacer.gov>. Copies of the Debtor's Schedules may also be examined on the Website of the Debtor's Claims Agent at <http://cases.gardencitygroup.com/dco> or, between the hours of 9:00 a.m. and 4:30 p.m., Monday

through Friday at the Office of the Clerk of the Bankruptcy Court, Alfonse M. D'Amato U.S. Courthouse, 290 Federal Plaza, Central Islip, NY 11722. Copies of the Debtor's Schedules may also be obtained by written request to the Debtor's Claim Agent at the address set forth below:

Dowling College Case Administration
c/o GCG
P.O. Box 10342
Dublin, Ohio 43017-5542

If you are unsure about any of these matters, including whether you should file a proof of claim, you may wish to consult an attorney.

Dated: New York, New York
January 13, 2017

BY ORDER OF THE COURT

COUNSEL FOR THE DEBTOR AND DEBTOR IN POSSESSION
KLESTADT WINTERS JURELLER SOUTHARD & STEVENS, LLP
200 WEST 41ST STREET, 17TH FLOOR
NEW YORK, NEW YORK 10036
212.972.3000

CLAIM NO. 193

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK	
Name of Debtor: Dowling College	Case No. 16-75545

* P - D C O - P O C / 1 *

Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

Proof of Claim

Official Form 410

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.")
Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	SAMANTHA BURKE Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	4 No Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? SAMANTHA BURKE Name 391 SILVER ST Number Street WEST BABYLON, NY 11703 City State ZIP Code Contact phone (631) 662-5731 Contact email BURKY5@VERIZON.NET	Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____
4. Does this claim amend one already filed	4 No Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	4 No Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	4 No	Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____																
7.	How much is the claim?		Does this amount include interest or other charges? 4 No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).																
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. repay money paid out and student loans																	
9.	Is all or part of the claim secured?	4 No	Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . Motor vehicle Other. Describe: _____ Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded). Value of property: \$ _____ Amount of the claim that is secured: \$ <u>0.00</u> Amount of the claim that is unsecured: \$ <u>10,861.70</u> (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ Fixed Variable																
10.	Is this claim based on a lease?	4 No	Yes. Amount necessary to cure any default as of the date of the petition. \$ _____																
11.	Is this claim subject to a right of setoff?	4 No	Yes. Identify the property: _____																
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	4 No	Yes. Check all that apply: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 70%;"></th> <th style="width: 30%; text-align: right;">Amount entitled to priority</th> </tr> </thead> <tbody> <tr> <td>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</td> <td></td> </tr> <tr> <td>Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.</td> <td style="text-align: right;">\$ _____</td> </tr> </tbody> </table>		Amount entitled to priority	A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____	Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____	Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____	Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____	Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____	Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____
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* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

⁴ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/14/2017
MM / DD / YYYY

Samantha Burke

Signature

Print the name of the person who is completing and signing this claim:

Name **Samantha Burke**
First name Middle name Last name

Title

Company
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address **391 Silver Street**
Number Street
WEST BABYLON, NY 11704
City State ZIP Code

Contact phone Email **samanthaburke12@yahoo.com**

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: **IF BY MAIL:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. **IF BY HAND OR OVERNIGHT COURIER:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

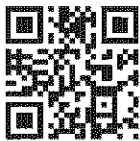
A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party** who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write *A.B., a minor child (John Doe, parent, 123 Main St., City, State)*. See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form

Loans in this Account

Loan Type	Current Balance *	Interest Rate
Direct Subsidized Stafford	\$3,500.00	4.660%
Direct Unsubsidized Stafford	\$1,985.68	4.660%
Direct Subsidized Stafford	\$3,500.00	4.290%
Direct Unsubsidized Stafford	\$1,881.23	4.290%
Direct Subsidized Stafford	\$2,750.00	3.760%
Direct Unsubsidized Stafford	\$697.76	3.760%

* Balance includes principal and interest, but it is not a payoff amount. If you are interested in paying off a specific loan contact us

Loans in this Account

Loan Type	Current Balance *	Interest Rate
Direct Subsidized Stafford	\$3,500.00	4.6500%
Loan Token		3200
Loan Status		In School
Loan Date		09/02/2014
Period		09/02/2014 - 08/31/2015
School		DOWLING COLLEGE
Original Amount		\$3,500.00
Principal Balance		\$3,500.00
Interest Balance		\$0.00

Disbursements

Disb Date	Status	Fees	Check Amount
09/02/2014	Disbursed	\$18.00	\$1,732.00
07/01/2015	Disbursed	\$18.00	\$1,732.00

Loan Type	Current Balance *	Interest Rate
▶ Direct Subsidized Stafford	\$2,500.00	4.660%
▼ Direct Unsubsidized Stafford	\$1,985.68	4.660%
Loan Token		330
Loan Status		In School
Loan Date		09/02/2014
Period		09/02/2014 - 05/31/2015
School		DOWLING COLLEGE
Original Amount		\$2,000.00
Principal Balance		\$1,982.90
Interest Balance		\$2.78
Disbursements		
Disb Date	Status	Fees
09/02/2014	Disbursed	\$10.00
01/28/2015	Disbursed	\$10.00
		Check Amount
		\$990.00
		\$990.00

Direct Unsubsidized Stafford

\$1,985.68

4.6500%

Direct Subsidized Stafford

\$3,500.00

4.2500%

Loan Taken

2011

Loan Status

In School

Loan Date

08/31/2015

Period

08/31/2015 - 05/31/2016

School

DOWLING COLLEGE

Original Amount

\$3,500.00

Principal Balance

\$3,500.00

Interest Balance

\$0.00

Disbursements

Draw Date

Status

Fees

Check Amount

08/31/2015

Disbursed

\$18.00

\$1,732.00

07/01/2016

Disbursed

\$18.00

\$1,732.00

Direct Unsubsidized Stafford

\$1,985.68

4.6500%

Direct Unsubsidized Stafford \$1,985.68 4.650%

Direct Subsidized Stafford \$3,500.00 4.250%

Direct Unsubsidized Stafford \$1,861.23 4.250%

Loan Toher \$332

Loan Status In School

Loan Date 08/31/2015

Period 08/31/2015 - 05/31/2016

School DOWLING COLLEGE

Original Amount \$1,876.80

Principal Balance \$1,876.80

Interest Balance \$2.43

Disbursements

Disb Date Status Fees Check Amount

08/11/2015 Disbursed \$10.00 \$10.00

08/22/2015 Disbursed \$10.00 \$10.00

CLAIM NO. 460

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK	
Name of Debtor: Dowling College	Case No. 16-75545

* P - D C O - P O C / 1 *

Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	SAMER ALI Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	4 No Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? SAMER ALI Name 62 N. 17TH STREET Number Street WYANDANCH, NY 11798 City State ZIP Code Contact phone (917) 412-3663 Contact email SAMERALI85@GMAIL.COM	Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____
4. Does this claim amend one already filed	4 No Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	4 No Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	4 No	Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____
7.	How much is the claim?	\$ 50,500.00	Does this amount include interest or other charges? No 4 Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. Unable to Complete graduate degree at Dowling due to misleading information provided by school.	
9.	Is all or part of the claim secured?	4 No	Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . Motor vehicle Other. Describe: _____ Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded). Value of property: \$ _____ Amount of the claim that is secured: \$ 0.00 Amount of the claim that is unsecured: \$ 50,500.00 (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ Fixed Variable
10.	Is this claim based on a lease?	4 No	Yes. Amount necessary to cure any default as of the date of the petition. \$ _____
11.	Is this claim subject to a right of setoff?	4 No	Yes. Identify the property: _____
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	4 No	<div style="display: flex; justify-content: space-between;"><div style="width: 70%;">Yes. <i>Check all that apply:</i> A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority. Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). Other. Specify subsection of 11 U.S.C. § 507(a)() that applies. <small>* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.</small></div><div style="width: 25%; text-align: center;">Amount entitled to priority \$ _____ \$ _____ \$ _____ \$ _____ \$ _____ \$ _____</div></div>

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

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☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

☐ I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

☐ I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

☐ I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/30/2017
MM / DD / YYYY

samer ali

Signature

Print the name of the person who is completing and signing this claim:

Name samer ali
First name Middle name Last name

Title _____

Company _____
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 62 N 17th street
Number Street

WYANDANCH, NY 11798

City State ZIP Code

Contact phone (917) 412-3663 Email samerali85@gmail.com

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United States Bankruptcy Court

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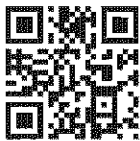
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- If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.
- A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.
- For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write *A.B., a minor child (John Doe, parent, 123 Main St., City, State)*. See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form

Guarantor: FEDERAL

School: DOWLING COLL

Next Due Date: --

Days Delinquent: 0

Out of School Date: --

Interest Rate: 6.84%

Interest Rate Type: FIXED RATE

Subsidy: NON SUB

Deferment / Forbearance Information:

Type	Begin Date	End Date
Post Enrollment Deferment	12/22/16	06/21/17

Last Payment on this Loan:

Date	Payment	Principal	Interest
02/01/17	\$404.05	\$0.00	\$404.05

[View Full Payment History](#)[Make a Payment on this Loan](#)

08/31/2015 Direct Unsub Stafford Loan In Grace \$20,495.52

[Hide Details](#)

Loan Status: IN GRACE

Original Balance: \$20,500.00

Disbursement Date: 08/31/15

Unpaid Interest: \$186.90

Loan Program: DIRECT UNSUB
STAFFORD
LOAN

Current Balance: \$20,495.52

Owner: U.S. DEPT OF
ED

Monthly Payment: --

Guarantor: FEDERAL

Repayment Term: --

School: DOWLING COLL

Expected Payoff: --

Out of School Date: 12/21/2016

Date: --

Next Due Date: --

Days Delinquent: 0

Interest Rate: 5.84%

Interest Rate Type: FIXED RATE

Subsidy: NON SUB

Last Payment on this Loan:

Date	Payment	Principal	Interest
02/01/17	\$235.73	\$0.00	\$235.73

[View Full Payment History](#)[Make a Payment on this Loan](#)

Welcome, SAMER ALI

Paperless Inbox

[Account Related Letters](#)[Billing Statements](#)

View Loan Details

Loan Details

Balance Overview

Current Principal Balance: \$79,649.98 [What is Principal Balance?](#)

Unpaid Interest: \$745.91 [Accrued Interest](#)

Total Current Balance: \$80,395.89 [How do I Pay Off my loan\(s\)?](#)

[Print All Loan Details](#)

Date	Loan Type	Status	Balance	Action
11/23/2016	Direct Unsub Stafford Loan	In Grace	\$10,250.00	View Details
09/27/2015	Direct Student Plus Loan	Deferment	\$29,993.42	Hide Details

Loan Status: DEFERMENT Original Balance: \$30,000.00

Disbursement Date: 09/27/15 Unpaid Interest: \$320.36

Loan Program: DIRECT Current Balance: \$29,993.42

STUDENT PLUS LOAN Monthly Payment: --

Owner: U.S. DEPT OF ED Repayment Term: --

Guarantor: FEDERAL Expected Payoff Date: --

School: DOWLING COLL Next Due Date: --

Out of School Date: -- Days Delinquent: 0

Interest Rate: 6.84%

Interest Rate Type: FIXED RATE

Subsidy: NON SUB

Deferment / Forbearance Information:

Type	Begin Date	End Date
Post Enrollment Deferment	12/22/16	06/21/17

Last Payment on this Loan:

Date	Payment	Principal	Interest
02/01/17	\$404.05	\$0.00	\$404.05

CLAIM NO. 801

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK	
Name of Debtor: Dowling College	Case No. 16-75545

* P - DCO - POC / 1 *

Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	SHAKIR LAVERGNE Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	4 No Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? SHAKIR LAVERGNE Name 74 CHESTNUT ST Number Street BRENTWOOD, NY 11717 City State ZIP Code Contact phone (516) 395-1635 Contact email SHAKIR_LAVERGNE@YAHOO.COM	Where should payments to the creditor be sent? (if different) Name Number Street City State ZIP Code Contact phone Contact email
4. Does this claim amend one already filed	4 No Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	4 No Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	4 No	Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____																
7.	How much is the claim?		Does this amount include interest or other charges? 4 No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).																
8.	What is the basis of the claim?		Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. I was a student of the Doctoral Program at Dowling College.																
9.	Is all or part of the claim secured?	4 No	Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . Motor vehicle Other. Describe: _____ Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded). Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ <u>4,080.00</u> (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ Fixed Variable																
10.	Is this claim based on a lease?	4 No	Yes. Amount necessary to cure any default as of the date of the petition. \$ _____																
11.	Is this claim subject to a right of setoff?	4 No	Yes. Identify the property: _____																
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	4 No	Yes. Check all that apply: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 70%;"></th> <th style="width: 30%; text-align: right;">Amount entitled to priority</th> </tr> </thead> <tbody> <tr> <td>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</td> <td></td> </tr> <tr> <td>Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.</td> <td style="text-align: right;">\$ _____</td> </tr> </tbody> </table>		Amount entitled to priority	A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____	Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____	Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____	Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____	Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____	Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____
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* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

☐ I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

☐ I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

☐ I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 01/17/2019
MM / DD / YYYY

Shakir Lavergne

Signature

Print the name of the person who is completing and signing this claim:

Name **Shakir Lavergne**
First name Middle name Last name

Title

Company
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address **74 Chestnut St**
Number Street

BRENTWOOD, NY 11717

City State ZIP Code

Contact phone **(516) 395-1635** Email **shakir_lavergne@yahoo.com**

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: **IF BY MAIL:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. **IF BY HAND OR OVERNIGHT COURIER:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

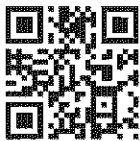
A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- Fill in all the information for the claim as of the Petition Date.
- If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.
- Attach any supporting documents to this form.
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- Do not attach original documents because attachments may be destroyed after scanning.
- If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.
- A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.
- For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

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To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



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Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

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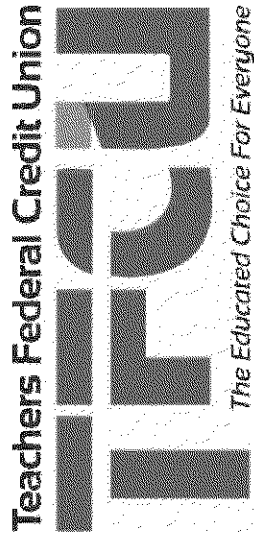
Do not file these instructions with your form

Shakir Lavergne

Explanation:

I paid for a cap and gown for a graduation that was scheduled to take place in May of 2017. Whereas Dowling closed without notifying the students there will not be a graduation. Therefore I lost out on walking for my graduation. I was also required to pay a graduation fee for a graduation that never happened.

When Dowling closed, the professor who was the chairperson of my dissertation committee was transferring to Molloy College and since all I had to do was defend my dissertation before I graduated, I had to finish my Summer semester at Molloy College. Dowling did not notify the students that Molloy would not honor the student loans already acquired to finish at Dowling College, so in order to complete my degree I was given a bill from Molloy College for \$3645.00. I had no way to pay the bill in such short notice and ended up having to take out a loan for the bill and am still paying on this loan today.



Member Name: SHAKIR Y LAVERGNE
 Member Number: *****9
 Statement Period: 12-01-2016 - 12-31-2016
 Page Number: 3 of 5

Fixed Alternative SL - 6002124062

----- ACCOUNT ACTIVITY BY DATE -----

Effect Date	Trans Date	Description	Amount	Principal	Finance Charges	Other Charges	Balance
	12/01/16	Beginning Balance					3,464.08
12/07/16	12/07/16	Regular Payment	73.90	51.18	22.72	0.00	3,412.90
	12/31/16	Ending Balance					3,412.90

The amount of interest paid year to date is \$93.50.

Total amount due \$73.90 / Due Date 01-07-2017

CLAIM NO. 493

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor:
Dowling CollegeCase No.
16-75545

* P - D C O - P O C / 1 *

Your Claim is Scheduled As Follows:**IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.**

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

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A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	SHANTRAIL MORRIS Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	4 No Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? SHANTRAIL MORRIS Name 2019 FINSBURY CV Number Street CORDOVA, TN 38016 City State ZIP Code Contact phone _____ Contact email DENISEMO2178@YAHOO.COM	Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____
4. Does this claim amend one already filed?	4 No Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	4 No Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	4 No	Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____																
7.	How much is the claim?		Does this amount include interest or other charges? 4 No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).																
8.	What is the basis of the claim?		Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. Services provided																
9.	Is all or part of the claim secured?	4 No	Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . Motor vehicle Other. Describe: _____ Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded). Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ <u>5,000.00</u> (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ Fixed Variable																
10.	Is this claim based on a lease?	4 No	Yes. Amount necessary to cure any default as of the date of the petition. \$ _____																
11.	Is this claim subject to a right of setoff?	4 No	Yes. Identify the property: _____																
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	4 No	Yes. Check all that apply: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 70%;"></th> <th style="width: 30%; text-align: right;">Amount entitled to priority</th> </tr> </thead> <tbody> <tr> <td>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</td> <td></td> </tr> <tr> <td>Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.</td> <td style="text-align: right;">\$ _____</td> </tr> </tbody> </table>		Amount entitled to priority	A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____	Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____	Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____	Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____	Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____	Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____
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Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____																		
Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____																		

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

⁴ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 11/28/2017
MM / DD / YYYY

Shantrail Morris

Signature

Print the name of the person who is completing and signing this claim:

Name **Shantrail Morris**
First name Middle name Last name

Title

Company
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address **2019 Finsbury**
Number Street
CORDOVA, TN 38016
City State ZIP Code

Contact phone Email **deinsemo2178@yahoo.com**

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: **IF BY MAIL:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. **IF BY HAND OR OVERNIGHT COURIER:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

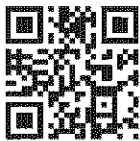
A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party** who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write *A.B., a minor child (John Doe, parent, 123 Main St., City, State)*. See Bankruptcy Rule 9037.

Confirmation that the claim has been fil

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form

CLAIM NO. 339

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK	
Name of Debtor: Dowling College	Case No. 16-75545

* P - DCO - POC / 1 *

Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	SHARON PARKTON Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	4 No Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? SHARON PARKTON Name 320 BROADWAY APT 3 Number Street BETHPAGE, NY 11714 City State ZIP Code Contact phone (516) 514-2790 Contact email SHARONPARKTON@MAIL.ADELPHI.EDU	Where should payments to the creditor be sent? (if different) Name _____ Number Street _____ City State ZIP Code _____ Contact phone _____ Contact email _____
4. Does this claim amend one already filed?	4 No Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	4 No Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	No	⁴ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>5 5 4 5</u>
7.	How much is the claim?	\$ <u>32,965.00</u>	Does this amount include interest or other charges? ⁴ No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. <u>services performed, debit card charges, etc.</u>	
9.	Is all or part of the claim secured?	⁴ No Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . Motor vehicle Other. Describe: _____ Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded). Value of property: \$ _____ Amount of the claim that is secured: \$ <u>0.00</u> Amount of the claim that is unsecured: \$ <u>25,543.00</u> (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ Fixed Variable	
10.	Is this claim based on a lease?	⁴ No Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11.	Is this claim subject to a right of setoff?	⁴ No Yes. Identify the property: _____	
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<div style="display: flex; justify-content: space-between;"><div style="width: 70%;"><p>No</p><p>⁴ Yes. <i>Check all that apply:</i></p><div style="margin-top: 10px;"><div style="display: flex; justify-content: space-between;"><div style="width: 65%;"><p>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</p></div><div style="width: 30%;"><p>Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____</p><p>Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____</p><p>Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____</p><p>⁴ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ <u>7,422.00</u></p><p>Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____</p><p>Other. Specify subsection of 11 U.S.C. § 507(a)() that applies. \$ _____</p></div></div></div><div style="width: 25%; text-align: center; background-color: #f2f2f2;">Amount entitled to priority</div></div></div>	

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

☐ I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

☐ I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

☐ I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/07/2017
MM / DD / YYYY

Sharon Parkton

Signature

Print the name of the person who is completing and signing this claim:

Name **Sharon Parkton**
First name Middle name Last name

Title

Company
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address **320 Broadway Apt 3**
Number Street

BETHPAGE, NY 11714
City State ZIP Code

Contact phone **(516) 514-2790** Email **sharonparkton@mail.adelphi.edu**

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: **IF BY MAIL:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. **IF BY HAND OR OVERNIGHT COURIER:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

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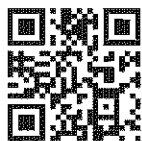
A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- Fill in all the information for the claim as of the Petition Date.
- If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.
- Attach any supporting documents to this form.
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
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- A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.
- For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write *A.B., a minor child (John Doe, parent, 123 Main St., City, State)*. See Bankruptcy Rule 9037.

Confirmation that the claim has been fil

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form

Spring 2017 Bill - as of 03/03/17

Summary of Activity		Term	Date	Charges	Credits
TUITION & FEES		SPR 17	11/08/16	17,870.00	
ADELPHI SCHOLAR		SPR 17	02/23/17		8,000.00
CHI SIGMA FRATERNITY SCHOLAR		SPR 17	02/23/17		500.00
PELL GRANT		SPR 17	01/17/17		2,908.00
SUBSIDIZED DIRECT LOAN 16-17		SPR 17	02/23/17		2,721.00
UNSUBSIDIZED DIRECT LOAN 16-17		SPR 17	02/23/17		990.00
PAYMENT		SPR 17	03/03/17		1,690.00
PAYMENT		SPR 17	03/03/17		561.00
TRANSFER OF FUNDS		SPR 17	02/21/17		500.00
TOTAL				17870.00	17,870.00
Tuition & Fees	Room & Board	Payments	Financial Aid	Total Balance	Two Payment Plan Fee
17,870.00	0.00	-2,751.00	-15,119.00	0.00	0.00
					Minimum Payment Due
					None at this time

IMPORTANT MESSAGES

Please refer to our refund policy here regarding credit balances from the various aid programs.

[Return to Billing Inquiry](#)

CREDIT CARD PAYMENT

DESCRIPTION

PARKTON, SHARON

PAYER

PARKTON, SHARON

STUDENT NAME

17/02

TERM

CHARGE

TYPE OF PAYMENT

03/03/2017

DATE

Sale

xxxxxxxxxxxx8884

VISA

Entry: Swiped

Total: \$ 561.00

03/03/17

12:03:21

Inv#: 000006 Appr Code: 010312

Apprvd: Online Batch#: 001401

TRN Ref #: 307062614013152

Validation Code: B6TS

THANK YOU!
PLEASE COME AGAIN!

CARDHOLDER COPY

PAY

PAID

900595500 Sharon L. Parkton
Mar 07, 2017 08:15 am

Account Summary by Term



This is your account summary by term. Anticipated third party contract payments, financial aid, and memos are **NOT** included in the summary.

One common reason your aid may not be deducted from your bill is that you did not register for the same number of credits you planned to take when you filed the financial aid form. If you think this situation applies to you, please call 1-800-DOWLING.

Remember, your financial aid will not be subtracted from your bill unless all requested and required paperwork is submitted.

It is important to understand that many students still have a balance due even after all financial aid has been subtracted. Any balance due at that time is the responsibility of the student and must be paid in full or arranged in a deferred payment plan at this time.

Please click the **Make a Payment** link at the bottom of the page to make a payment via the web.

Summary

Account Balance: \$0.00

Winter / Spring 2016

Description	Charge	Payment Balance
Undergraduate Tuition	\$14,550.00	\$0.00
Transcript Fee	\$50.00	\$0.00
Refund: Higher One	\$841.00	\$0.00
Refund to Golden Lion OneCard	\$0.00	\$0.00
PELL Grant		\$2,887.50
Honors Program Scholarship		\$1,000.00
NYS Tuition Assistance (TAP)		\$2,532.50
Presidential Scholarship		\$6,250.00
Direct Loan - Subsidized		\$2,721.00
Visa Print - Thank you		\$50.00
Term Charges:	\$15,441.00	
Term Credits and Payments:	\$15,441.00	
Term Balance:	\$0.00	

Fall 2015

Description	Charge	Payment Balance
Undergraduate Tuition	\$14,550.00	\$0.00
Refund: Higher One	\$1,325.00	\$0.00
Refund to Golden Lion OneCard	\$0.00	\$0.00
Bill Charge for Grad Fee	\$100.00	\$0.00
SEOG		\$250.00
PELL Grant		\$2,887.50
Honors Program Scholarship		\$1,000.00
NYS Tuition Assistance (TAP)		\$2,532.50

Molloy College
OFFICE OF THE REGISTRAR
1000 Hempstead Avenue
P O Box 5002
Rockville Centre, NY 11571-5002

PLEASE PRINT YOUR CURRENT NAME AND ADDRESS:

LAST NAME	FIRST	MIDDLE	APRIL
Parkston	Sharon	L	
ADDRESS			
320	Broadway		
CITY	STATE	ZIP CODE	
Beltsville	NV	11714	

PREVIOUS NAMES/MAIDEN NAME:

PREVIOUS NAMES/MAIDEN NAME

Indicate Dates of Attendance Undergraduate:

Undergraduate Degrees Awarded:

Indicate Dates of Attendance/Graduate:

Graduate Degrees Awarded:

Reason for Request:

- ☐ Hold for Final Grades for Semester:
- ☐ Hold for Degree Award notation:
- ☐ Hold for Grade Change (Semester & Course):

☒ PICK-UP REQUEST (4 COPIES) not fill out additional mailing information.)

☐ SEND COPY TO THE NAME & ADDRESS LISTED BELOW:

OPTIONAL TRANSCRIPT - GIVEN TO STUDENT
NOT VALID UNLESS
RECEIVED IN SEALED ENVELOPE

THIS FORM WILL BE USED IN A WINDOW ENVELOPE. PLEASE PRINT YOUR INFORMATION LEGIBLY IN THE MAILING WINDOW BOX.

CREDIT CARD AUTHORIZATION FORM FOR TRANSCRIPT REQUESTS

Cardholder's Name: Sharon L. Parkston

Card Number: 4400 6636 4891 6099

VISA ☒ MasterCard ☐ Expiration Date Required: 5/18

I authorize \$ 20.00 to be charged to the account above.
(Please indicate \$5. for each transcript ordered.)

Cardholder's Signature Required: Sharon L. Parkston

FOR OFFICE USE ONLY (BURSAR): DATE:

INITIALS:

TRANSCRIPT REQUEST FORM

Revised 6/13

Transcript Fee: A \$5.00 fee per copy is charged for all transcripts (official, "student" copies, additional copies) sent to any address or picked-up. If your records are being held for any reason, your request WILL NOT be processed until your records are cleared.

In-person pick-up of your transcript requires proof of identity. If you are having someone else pick-up your transcript, you must give them written authorization, and proof of identity must be shown.

Transcript requests may be mailed or faxed to 516.323.4315. Email requests are not accepted.

Allow 3 - 5 business days to process transcript requests. During peak times more processing time may be required. Official transcripts are mailed in a sealed envelope. Once opened, they are no longer "official". Due to privacy policies, transcripts are never faxed.

SSN: 115-82-8647

Student's Signature (Required): Sharon L. Parkston

Date: 6/7/16

OFFICE USE ONLY:

Amount paid: \$20.00

Date received: 6/7/16

Cash ☐ Check ☐ Money Order ☐

Pick-up Promise Date: 6/7/16

Processed on: 6/7/16

DISTRIBUTION:

White - Window Envelope for Mailing

Yellow - Registrar Copy 186274

Pink - Alumni Update Copy

Gold - Student Receipt for in-person

Long Island University
University Center
700 Northern Boulevard
Brookville
New York
11548

LIU - CH POST BANK
720 NORTHERN BOULEVARD
BROOKVILLE, NY 11548
516 299 4925
875513601284

Branch ID: BELKARD08901

Phone Order

XXXXXXXXXXXX0884

USA

Entry Method: Manual

\$

390.00

06/06/16

12:32:06

Card: 00000004

Appr Code: 063212

Card: Online

Batch#: 002279

AVS Code: EXAC MATCH Y

CNV2 Code: MATCH N

Customer Copy
Thank You
CARD MATCH

Student Payment Receipt

Transaction Date: 06/06/2016 12:36 PM

Receipt No: 559413

Posted

Name: Sharon Parkton

Office: C.W. Post Cashier Office 1

ID: 100398345

Cashier: HMARKOUT

Register: 05

Item

Term

LIU Student Payment

Amount

390.00 USD

Total Tax Included

0.00 USD

Subtotal

390.00 USD

Less Payments

Tender

Amount

Visa

390.00 USD

Total Tendered

390.00 USD

Change Due

0.00 USD

Check #/Credit Card

8404

Long Island University
University Center
700 Northern Boulevard
Brookville
New York
11548

Student Payment Receipt

Transaction Date: 06/06/2016 12:37 PM
Receipt No: 559414 Processed

Name: Sharon Parkton

Office: C.W. Post Cashier Office 1 ID: 100398345
Cashier: HMARKOUT Register: 05

Item	Term	Amount
CWP Transcript Fee Payment		USD 25.00
Total Tax Included		USD 0.00
Subtotal		USD 25.00
Less Payments		
Tender		
Cash	Check #/Credit Card	Amount
Total Tendered		USD 25.00
Change Due		USD 25.00
		USD 0.00

PAYMENT RECEIPT



RECEIPT NO.

C1856609

AMOUNT PAID

\$1,690.00

IDENTIFICATION NO.

1744188

CHECK NO.

STUDENT NAME

PARKTON, SHARON

PAYER

PARKTON, SHARON

DESCRIPTION

CASH PAYMENT

CLAIM NO. 419

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK	
Name of Debtor: Dowling College	Case No. 16-75545

* P - D C O - P O C / 1 *

Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

Proof of Claim

Official Form 410

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.")
 Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	SHEBA SAMUEL Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	4 No Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? SHEBA SAMUEL Name 36 PRINCE ST Number Street NEW HYDE PARK, NY 11040 City State ZIP Code Contact phone (631) 220-5243 Contact email SSAMUEL019@GMAIL.COM	Where should payments to the creditor be sent? (if different) Name Number Street City State ZIP Code Contact phone _____ Contact email _____
4. Does this claim amend one already filed?	4 No Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	4 No Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	⁴ No	Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____
7.	How much is the claim?	\$ 7,090.00	Does this amount include interest or other charges? ⁴ No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. Tuition	
9.	Is all or part of the claim secured?	⁴ No Yes. The claim is secured by a lien on property.	Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . Motor vehicle Other. Describe: _____ Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded). Value of property: \$ _____ Amount of the claim that is secured: \$ 0.00 Amount of the claim that is unsecured: \$ 7,090.00 (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ Fixed Variable
10.	Is this claim based on a lease?	⁴ No Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11.	Is this claim subject to a right of setoff?	⁴ No Yes. Identify the property: _____	
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	⁴ No Yes. Check all that apply:	Amount entitled to priority
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
		Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
		Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
		Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
		Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
		Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/10/2017
MM / DD / YYYY

Sheba Samuel

Signature

Print the name of the person who is completing and signing this claim:

Name Sheba Samuel
First name Middle name Last name

Title _____

Company _____
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 36 Prince Street
Number Street
NEW HYDE PARK, NY 11040
City State ZIP Code

Contact phone _____ Email ssamuel019@gmail.com

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: **IF BY MAIL:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. **IF BY HAND OR OVERNIGHT COURIER:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

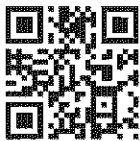
A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party** who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write *A.B., a minor child (John Doe, parent, 123 Main St., City, State)*. See Bankruptcy Rule 9037.

Confirmation that the claim has been fil

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form

We're making our online statements easier than ever to print at home.

500996

Starting in February, we're changing our statement size from legal to standard 8.5" x 11" letter size to make things easier for you.

Switch to paperless statements today:

- Enjoy convenience—view or print statements anytime
- Get instant access—receive an email as soon as your statement is ready
- Be secure—no paper trail



Page 1 of 2

Customer Service 1-800-867-0904
www.capitalone.com/sparkbusiness

Dec. 15 - Jan. 14, 2014 31 Days in Billing Cycle



Spark Visa Business Card

Account ending in 1247

NEW BALANCE

MINIMUM PAYMENT

DUE DATE

\$8,053.57

\$80.00

Feb 11, 2014



PLEASE PAY AT LEAST THIS AMOUNT

Credit Limit: \$9,000.00

Cash Advance Credit Limit: \$4,500.00

Available Credit: \$946.43

Available Credit for Cash Advances: \$946.43

LATE PAYMENT WARNING: If we do not receive your minimum payment by your due date, you may have to pay a \$39.00 late fee and your APRs may be increased up to the Penalty APR of 29.40%.

Previous Balance

Payments and Credits

Fees and Interest Charged

Transactions

New Balance

\$387.06

-

\$595.48

+

\$0.00

+

\$8,261.99

=

\$8,053.57

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: 1-877-226-5697 or www.dfs.ny.gov.

BUSINESS TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR BABU N SAMUEL # 1247

1	24 DEC	OLD NAVY # 5737 BOHEMIAN	(\$14.65)
2	27 DEC	BATH & BODY WORKS 0316 LAKE GROVNY	(\$18.46)
3	27 DEC	BURLINGTON COA00000083 LAKE GROVNY	(\$20.91)
4	08 JAN	TARGET 00011916 SOUTH SETAUKENY	(\$14.64)
5	09 JAN	DSW 00999953 COLUMBUSCH	(\$82.30)
6	10 JAN	ELECTRONIC PAYMENT	(\$387.06)
7	13 JAN	TARGET 00011916 SOUTH SETAUKENY	(\$57.46)

TRANSACTIONS FOR BABU N SAMUEL # 1247

1	13 DEC	BATH & BODY WORKS 0316 LAKE GROVNY	\$49.97
2	13 DEC	OLD NAVY 6787 LAKE GROVNY	\$43.11
3	18 DEC	TM CHRISTMAS SPECTACLE 800-653-8000 NY	\$260.00
4	18 DEC	EXXON MOBILE 97654883 FORT MONKOMERY	\$59.01
5	18 DEC	BIG LOTS STORES - # 5217 HOLBROOK NY	\$7.60
6	19 DEC	DSW 009999531-866-379-746CH	\$177.63

Transactions continue on page 2

BUSINESS REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	37,220
REWARDS EARNED THIS PERIOD (reflects transactions posted during this billing cycle)	8,054
AVAILABLE BALANCE AS OF 01/14/2014	45,274

For up-to-date rewards tracking, visit
www.capitalone.com
or simply call 1-800-228-3001

SPARK
BUSINESS

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	17.90% D	\$0.00	\$0.00
Cash Advances	24.90% D	\$0.00	\$0.00

P.L.D.F. = Variable Rate. See reverse of page 1 for details

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM/SPARKBUSINESS TO MAKE YOUR PAYMENT ONLINE.

Account ending in 1247

Due Date

New Balance

Minimum Payment

Amount Enclosed

Feb 11, 2014

\$8,053.57

\$80.00

.

PLEASE PAY AT LEAST
THIS AMOUNT

TAKE CONTROL OF YOUR FINANCES

Log in and manage your account online at www.capitalone.com

409617

BABU N SAMUEL
BABU SAMUEL CPA
68 AVI S DR
HOLBROOK, NY 11741-2515



Capital One Bank (USA), N.A.
P.O. Box 71083
Charlotte, NC 28272-1083






Take Control with Online Statements

Managing your account online is easy:

- Check your balance and view recent activity
- View and print copies of past statements
- Pay your bill online

Sign up at: www.capitalone.com





Page 2 of 2
Customer Service 1-800-867-0904
www.capitalone.com/sparkbusiness

Dec. 15 - Jan. 14, 2014 31 Days in Billing Cycle

Spark Visa Business Card Account ending in 1247

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$8,053.57	\$80.00	Feb 11, 2014

Credit Limit:	\$9,000.00
Available Credit:	\$946.43
Cash Advance Credit Limit:	\$4,500.00
Available Credit for Cash Advances:	\$946.43

Previous Balance		Payments and Credits		Fees and Interest Charged		Transactions		New Balance
\$387.06	-	\$595.48	+	\$0.00	+	\$8,261.99	=	\$8,053.57

BUSINESS TRANSACTIONS CONTINUED

TRANSACTIONS FOR BABU N SAMUEL # 1247 (CONTINUED)

7	23 DEC BURLINGTON COA00000083LAKE GROVNY	\$20.91
8	24 DEC ULTA 3 # 55LAKE GROVNY	\$123.91
9	27 DEC NEW HONEY RESTAURANT HOLBROOK NY	\$12.05
10	27 DEC AMERICAN GREETINGS # 0625LAKE GROVNY	\$12.14
11	03 JAN DOMINGO COLL 800-3398131 CT	\$7,050.00
12	05 JAN MACYS.COM # 0129800-289-6229CH	\$107.14
13	08 JAN TARGET 00011916SOUTH SETAUKENY	\$9.25
14	08 JAN HESS 32471HOLBROOK NY	\$60.00
15	09 JAN TARGET 00011916SOUTH SETAUKENY	\$197.95
16	09 JAN DSV 009999531-866-379-746CH	\$31.32
▶ Total Transactions This Period		\$8,261.99

FEES

Total Fees This Period \$0.00

INTEREST CHARGED

Total Interest This Period \$0.00

TOTALS YEAR TO DATE

Total Fees This Year \$0.00
Total Interest This Year \$0.00

Babu Samuel
68 Avis Drive
Holbrook, NY 11741
(631)748-8081

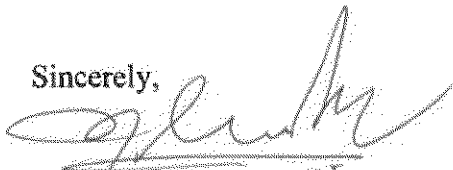
March 10, 2017

United States Bankruptcy Court, EDNY
Alfonse D'Amato U.S. Courthouse
290 Federal Plaza
Central Islip, New York 11722

To Whom It May Concern:

On January 3, 2014, \$7,090.00 was charged to the Capital One credit card that I share with my daughter, Sheba Samuel. This amount was paid towards her tuition at Dowling College. Please see attached credit card statement.

Sincerely,


Babu Samuel

LAURA LARSEN
Notary Public, State of New York
No. 01LA6052609
Qualified in Richmond County
Commission Expires December 26, 20 18

CLAIM NO. 200

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor:
Dowling CollegeCase No.
16-75545

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

Your Claim is Scheduled As Follows:

DCO0201014847 01001917

SHERILL SPRUILL
8 BERRYWOOD COURT
BAY SHORE NY 11706FILED - 00200
EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE
16-75545/HONORABLE JUDGE ROBERT E. GROSSMAN

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410*

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Sherill A. Spruill</u> Name of the current creditor (the person or entity to be paid for this claim)	
	Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	<u>Sherill A. Spruill</u> Name	_____ Name
	<u>8 Berrywood Court</u> Number Street	_____ Number Street
	<u>Bayshore NY 11706</u> City State ZIP Code	_____ City State ZIP Code
	Contact phone <u>631-903-3852</u>	Contact phone _____
	Contact email <u>melody728optonline.net</u>	Contact email _____
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____	
7.	How much is the claim?	\$ <u>4,080.00</u>	Does this amount include interest or other charges? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.	
<i>Please see attached. I paid for a cap and gown that was not used because of cancelled graduation.</i> 9. Is all or part of the claim secured? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property.			
Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim. <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____			
Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)			
Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ <u>4,080.00</u> (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ <u>4,080.00</u> Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable			
10.	Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11.	Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply:	Amount entitled to priority
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
		<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
		<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
		<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
		<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
		<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.



Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/23/2017
MM / DD / YYYY


Signature

Print the name of the person who is completing and signing this claim:

Name Sherill Ann Spruill
First name Middle name Last name

Title Dowling Doctoral Student

Company
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 8 Berrywood Court
Number Street
Bayshore New York 11706
City State ZIP Code

Contact phone 631-903-3852 Email melody778@optonline.net

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS:
IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. **IF BY HAND OR OVERNIGHT COURIER:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 410

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- Fill in all the information for the claim as of the Petition Date.
- If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.
- Attach any supporting documents to this form.
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- Do not attach original documents because attachments may be destroyed after scanning.
- If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.
- A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.
- For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write *A.B., a minor child (John Doe, parent, 123 Main St., City, State)*. See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the *Proof of Claim* form and any attached documents.

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

Sherill Spruill

Question #8 (Explanation)

8a. I paid for a cap and gown for a graduation that was scheduled to take place in May of 2017. Whereas Dowling closed without notifying the students, there will not be a graduation. Therefore I lost out on walking for my graduation.

8b. When Dowling closed, the professor who was the chairperson of my dissertation committee was transferring to Molloy College and since all I had to do was defend my dissertation before I graduated, I had to finish the spring semester at Molloy College. Dowling did not notify the students that Molloy would not honor the student loans already acquired to finish at Dowling, so in order to complete my degree I was given a bill from Molloy College for \$3645.00. I had no way to pay the bill in such a short time so I was put on a payment plan that I still cannot afford to pay.

OAK HALL CAP & GOWN

www.OakHalli.com

RECEIPT

Date: 02-17-2016

21:42

Order id: #364631

Order status:

Processed

Payment method:

Visa, MasterCard,
Discover & American
Express

Delivery method:

Ship to School -
Dowling College

Oak Hall Cap & Gown

P.O. Box 1078, Salem

24153, Virginia

United States

CALL US: 1-800-456-7623

Fax: 1-540-387-2034

Email:

customerservice@oakhalli.com

Email: melody778@optonline.net

Billing address

First name: Sherill
Last name: Spruill
Address: 8 Berrywood Court
City: Bayshore
State: New York
Country: United States
Zip/Postal code: 11706
Phone: 631/903-3852
Fax: 631-274-5364

Shipping address

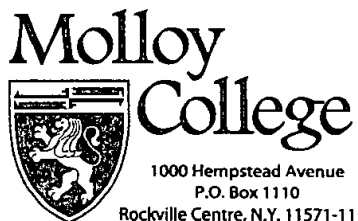
First name: Sherill
Last name: Spruill
Address: 8 Berrywood Court
City: Bayshore
State: New York
Country: United States
Zip/Postal code: 11706
Phone: 631/903-3852
Fax: 631-274-5364

Additional information

Date Needed: 05/21/2016
College ID: 069904
Student ID: 900614840

Products ordered

SKU	Product	Item price	Quantity	Total
Package1	Package Options: Doctor of Education Purchase Gown Gown PN: 4002060340DC Gown: DOWLING JEFFERSON VENTURE ROYAL Gown Weight: 140-149 lbs Gown Height: 5ft 6in Gown Shirt Sleeve: 33 in Gown Chest Measurement: 36-37 in Gown Neck Size: 14 in Gown 1st Initial: S Gown 2nd Initial: A Gown 3rd Initial: S Hood: DOWLING DR HOOD VENTURE ROYAL Hood PN: 4003407040DOW00 HoodShell: ROYAL HoodColor1: ROYAL HoodColor2: TURBAN GOLD CHV HoodColor3: HoodVelvet: LT BLUE Cap PN: 400108250161000000FA	\$435.00	1	\$435.00

STATEMENT OF ACCOUNT
SEE REVERSE FOR ADDITIONAL INFORMATION

Statement Date: 11/17/2016

Office of the Bursar

ID number: 277773

Sherill A Spruill
8 Berrywood Court
Bayshore NY 11706

See Bursar-Payment Plan

Amount Due Date:	Upon Receipt
3,445.00	

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR REMITTANCE

Date	Description	Year/Term	Charges	Credits	Total
				Previous Balance:	.00
07/08/2016	Registration Fee	2016SL	90.00	.00	
07/08/2016	General Fee	2016SL	105.00	.00	
07/08/2016	Doctoral Degree Tuition	2016SL	3,450.00	.00	
09/20/2016	CN Credit Card Payment	2016FA	.00	-100.00	
10/31/2016	CN Credit Card Payment	2016FA	.00	-100.00	
	Sub-totals:		3,645.00	-200.00	
				Amount Due:	3,445.00

PLEASE KEEP THIS STATEMENT FOR YOUR RECORDS

This is your Fall 2016 and/or Intersession 2017 semester bill. (*) indicates "estimated financial aid awards" – no refunds will be generated.
Tuition Refund Policy: 1st week – 100%; 2nd week – 75%; Third week – 50%; 4th week – NO REFUND. Intersession 2017 payment due December 1, 2016.

Health and Accident Insurance waiver deadline was October 1, 2016. Waiver requests will no longer be accepted.

Zero balance is required or a Bursar Hold will be placed on your account. TMS participants – please review your tuition bill to ensure you are making accurate monthly payments. View and pay your bill online 24/7 at <https://lionsden.molloy.edu/ics>

FOR BILLING INFORMATION, CLICK ONLINE FACULTY & STUDENT ACCESS AT www.molloy.edu

RETAIN THIS PORTION FOR YOUR RECORDS.



S. Spruill
8 Berrywood Ct
Bayshore NY 11706

Douling College
c/o CCA
Case Administration

P.O. Box 10342

Dublin OH 43017-5542



1000

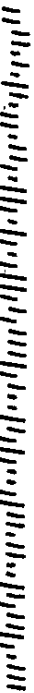


43017

R2303ST04177-05

U.S. POSTAGE
PAID
DEER PARK, NY
11729
FEB 22 17
AMOUNT
\$0.70

4301755542 B050



CLAIM NO. 137

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor:
Dowling CollegeCase No.
16-75545

Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

DCO0201015623 01001925

SHUKRANIE BASHAR
126 COUNTRY VILLAGE LANE
EAST ISLIP NY 11730

FILED - 00137

EASTERN DISTRICT OF NEW YORK

DOWLING COLLEGE

IN TESTAMONTO HONORABLE JUDGE ROBERT E. GROSSMAN

Proof of Claim

Official Form 410*

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	Shukranie Bashar Name of the current creditor (the person or entity to be paid for this claim)	
	Other names the creditor used with the debtor	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom?	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Name Shukranie Bashar	Name Shukranie Bashar
	Number Street 126 Country Village Lane	Number Street 126 Country Village Lane
	City State ZIP Code East Islip NY 11730	City State ZIP Code East Islip NY 11730
	Contact phone 347-536-2361	Contact phone 347-536-2361
	Contact email Bshukranie@yahoo.com	Contact email Bshukranie@yahoo.com
4. Does this claim amend one already filed?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known)	
	Filed on 1/13/2017 MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing?	


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____
7.	How much is the claim?	\$ <u>29,280</u> Does this amount include interest or other charges? <input type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.
9.	Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable
10.	Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____
11.	Is this claim subject to a right of setoff?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____
12.	Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<div style="display: flex; justify-content: space-between;"> <div style="width: 70%;"> <input type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply: <div style="margin-top: 10px;"> A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority. </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). <input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies. </div> </div> <div style="width: 25%; text-align: right;"> Amount entitled to priority <div style="margin-top: 10px;">\$ _____</div> <div style="margin-top: 10px;">\$ _____</div> <div style="margin-top: 10px;">\$ _____</div> <div style="margin-top: 10px;">\$ _____</div> <div style="margin-top: 10px;">\$ _____</div> <div style="margin-top: 10px;">\$ _____</div> </div> </div>

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.